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ABSTRACT

This assignment pack is designed for students and tutors working in open, flexible, or distance learning in Britain. Each of the six sections contains the following: (1) a detailed contents page that identifies the assignment under an activity heading, an individual title, and indication of the relationship to the City and Guilds of London accreditation system; (2) a variety of assignments; and (3) answers to the assignments for student self-checking. Skills the user needs before beginning are listed for each assignment. Each assignment is freestanding, though part of a thematic area. A signpost system guides the user through the pack; a key to the symbols is provided. The six sections, and representative assignment topics, are as follows: travel (making a hotel reservation, planning a route by rail, reading a pie chart); personal finances (planning a weekly/monthly budget, request for a car insurance quotation, filling in a motor accident report form); job seeking (finding/working out the cost of a classified advertisement, writing letters to employers, job application form, using yellow pages); media (reading a newspaper, accommodation, looking for a job, using a video recorder, using a remote control); housing (reading a mortgage application form, organizing a move, reading an insurance policy, using a map to find local facilities); and health (health at work, salt, sugar, smoking, retirement pensions, eye tests). (YLB)

****
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ED356393

The Assignment Pack

MATERIALS FOR FLEXIBLE AND OPEN LEARNING

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THE ASSIGNMENT PACK

MATERIALS FOR FLEXIBLE AND OPEN LEARNING

ALBSU
The Basic Skills Unit

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Introduction

The Assignment Pack has been designed for students and tutors working in open, flexible or distance learning. It is made up of six sections. Each section contains:

- a detailed contents page which identifies the assignment under an activity heading, an individual title and indication of the relationship to the City and Guilds 3793 and 3794 accreditation systems
- a variety of assignments
- answers to the assignments for student self-checking.

Students following the accreditation systems should not refer to the answer sections provided but have their work checked by a tutor.

Each assignment, though part of a thematic area, is free-standing. The student should be encouraged to self-select assignments appropriate to their level of ability and relevant to their planned programme of work.

A signpost system has been adopted to guide the user through the pack and allow the maximum amount of independent use. Six symbols are used and a key to the signposts is provided.

In addition to being a learning resource for students, the Assignment Pack provides tutors with an example of how to generate open learning materials using everyday sources.

Key

In this pack there are signposts on every page. These signposts will help you with the assignments.

Here are the signposts and what they mean:

way in

written element

spoken explanation, demonstration or role play

use a calculator

information

use a telephone

Reading

- Getting your vehicle registered – **WP, Stg 1**

Forms

- Filling in a Bus Pass form – **WP, Fdn**
- Making an hotel booking – **WP, Stg 1; NP, Stg 1**
- Complaint letter to British Rail – **WP, Stg 1**

Writing

- Writing an argument essay – **WP, Stg 1**
- Writing off for a Brochure – **WP, Fdn**
- Planning a trip to France – **WP, Stg 1**

Graphs/Charts/Tables/Maps

- Reading a bus timetable – **NP, Fdn**
- Getting information from a table – **NP, Stg 1**
- Reading a Car Buyer's Guide – **WP, Stg 1**
- Reading a table of information on Drink and Driving – **NP, Stg 1**
- Reading a pie chart – **NP, Fdn**
- Planning a route by rail

Numeracy

- Choosing a credit option
- Sharing the cost of holiday travelling expenses – **NP, Stg 1**
- Changing cash into foreign money

Making an hotel booking

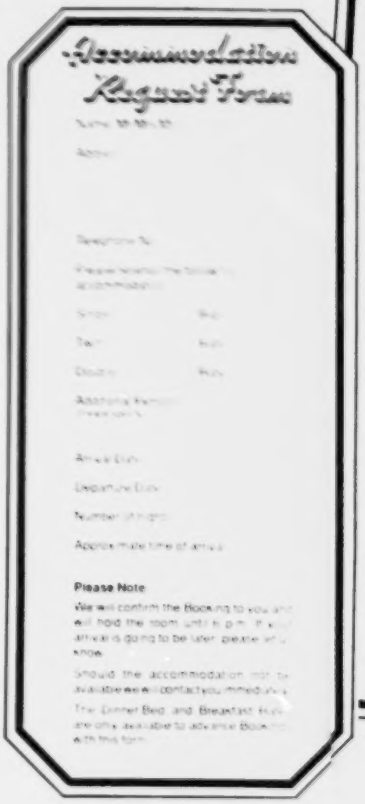
Skills you need before you begin:

- Reading tables of information.
- Working out costs.
- Reading forms.

You are travelling to Oxford for a friend's wedding on Saturday 4th July.

You decide to make a full weekend of it and want to book into an hotel for Friday and Saturday night, arriving around 6pm, and leaving after lunch on Sunday. You will be travelling alone.

Here are the Room Rates and Booking Form for a local hotel.



Accommodation
Request Form

Please Note

Room Rates

WEEKDAY

Standard Single
Superior Single
Executive Single
Standard Twin Double
Superior Twin Double
Executive Double

Price includes Continental Breakfast
Full English Breakfast £4.00 supplement

WEEKEND (Fri, Sat Nights)

Single £40.00
Twin Double £57.00
Executive Single or Double £5.00 extra

Price includes Continental Breakfast
Full English Breakfast £4.00 supplement

HALF BOARD (WEEKEND)

Two or Three Night Stay –
includes Full English Breakfast and 3 Course Dinner

Twin Double £40.00 per person per night
Single £50.00 per person per night
Executive Single or Double £5.00 per night extra

No Smoking rooms available

Triple Rooms available (Double Bed and Single Bed)

All rooms have bathrooms en suite, direct dial telephones, colour T.V. and radio, in house movie channel, trouser press, hair dryer, tea and coffee making facilities.

CHECK OUT MID DAY

Prices include VAT and Service

All major credit cards accepted

1. Read the booking form, and tell a tutor what needs to be filled in.
2. Show a tutor how you would pay for your accommodation. You could pay with cash, cheque or credit card.

You can use this for Wordpower Stage 1 Unit 3 Element 2 (A)

You can use this for Numberpower Stage 1 Unit 1 Element 2 (B)

Writing an 'argument' essay

Skills you need before you begin:

- **Putting together pro and con arguments in note form.**
- **Expressing ideas clearly in writing.**

Increasingly, a great deal of media coverage in newspapers and magazines, and on television and radio, is given to environmental issues.

One of the topics often discussed is the damaging effect of huge numbers of motor cars on the environment.

This newspaper report is typical.

Over the last few years, cycling has become popular again, and not only as a leisure activity. Fed up with sitting in traffic jams in their cars, more and more people are using bicycles as a means of travelling to and from work.

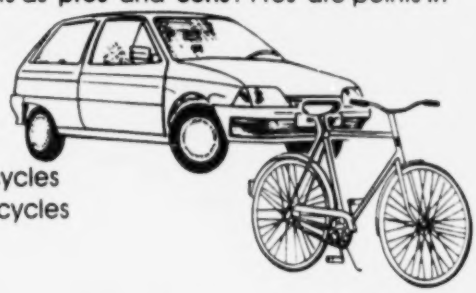
But travelling through busy traffic on a bike can be dangerous – and hard work!

Traffic Clogs

TRAFFIC jams were reported around the country yesterday on the busiest weekend of the year on Britain's roads as schools ended for the long Summer break. Worst hit were stretches of the A30 in Devon and Cornwall and the London end of the M40 as motorists headed for the West Country.

© *Times Newspapers Ltd 1991. All rights reserved. Reproduced from The Sunday Times, 28 July 1991*

Make a list, in note form of the arguments for and against using cars and bicycles as a means of travel. You can list your points as 'pros' and 'cons'. 'Pros' are points in favour and 'cons' are points against.



For example,
Cars are expensive to run = **cons** cars
Cars are convenient = **pro** cars

Bicycles are very easy to park = **pro** bicycles
You get cold and wet in winter = **con** bicycles

Write your list under these 4 headings –

1. **PRO CARS;** 2. **CON CARS;** 3. **PRO BIKES;** 4. **CON BIKES.**

Now turn your notes into a piece of continuous writing, divided into paragraphs.

Highlight what you see as the main arguments in favour and against the use of cars and bicycles as a means of travel.

You can use this for Wordpower Stage 1 Unit 4 Element 2 (A or C).

Writing off for a brochure

Skills you need before you begin:

- Reading newspaper adverts.
- Writing formal letters to get information.

Newspapers are a good place to find adverts for holidays.

Some of the adverts ask you to 'phone for more details.

The adverts printed below all ask you to write off for a brochure for more information.

CYCLING & WALKING in BRITTANY

Idyllic countryside, friendly enthusiastic support. Luggage transported. Quality hotels with excellent French cuisine.

Velo Vacances, Ar Dy Falc, Bhrch, Post 6, Aberteifi, Dyfed, SA43 1LN.

Tel: (0239) 612394

Austria Pedals

PO Box 139
Corwen
Clwyd
LL21 9XA
(08245) 233

Lazy cycling and walking holidays in the Salzburg lake district

WATERSIDE HOLIDAYS

Pembrokeshire National Park. Sailing, painting, drawing. We offer a selection of sailing dinghies/cruisers. Secure dinghy park, private launchings, moorings, own foreshore, sheltered waters. Cleddau Estuary. Well equipped studio, ensuite rooms, inspiring views. Mouth watering food for omnivores, vegetarians, dieters.

Staysail: (0437) 890078.

P.O. Box 24, Staysail, Pembs. CL2 8YG

Wonderful Holiday Villages

ST. IVES & THROUGHOUT CORNWALL

New villas and cottages on Holiday Villages with many facilities ▶ Indoor Heated Pools ▶ Entertainment ▶ Bars & Restaurants ▶ Tennis, Squash & Golf From £183.50 per person per week

FREE COLOUR BROCHURE

Cornish Haven Holidays

Penmenner, Cornwall TR20 8YN.

TEL: (0736) 66871 24 hrs.

NESTLED IN A VALLEY

Literally on the beach, surrounded by National Trust & coastal footpaths lies our small informal hotel. Home cooking on an Aga with local fish a speciality, all contributes to a special place to stay on the Roseland Peninsula.

For more information contact

Carol Beetham
(0872) 501241
P.O. Box 14
Roseland
CUMBS

Meudon a master peace

Surrounded by 200 National Trust acres and situated on subtropical gardens adjoining the sea, Cornwall's highest raised country house hotel. Choice cuisine, peaceful lounges, excellent bedrooms and bathrooms. In fact the perfect antidote to the hustle, hustle and pressures of everyday life. Golf nuf RED

New brochure NOW from MEUDON HOTEL, Near Falmouth, Cornwall. Tel 0326 250541 Fax 250543

COTTAGES, LODGES, CHALETS AND CARAVANS

Your widest choice of self-catering holidays. Over 200 locations throughout England, Scotland and Wales. From around £25 per person per week. Special weekend and short breaks too! write today.

Quote Ref. H566

HOSEASONS HOLIDAYS

H566, Lowestoft, Suffolk NR32 3LT.

Choose one of the adverts.

Write a letter, asking for a brochure or more details.

You can use this for Wordpower Foundation Unit 4 Element 1 (A or B).

Planning a route by rail

Skills you need before you begin:

- **Using the points of the compass (N,S,E,W).**
- **Setting out a route from a plan or map.**

Below is a plan of British Rail's Holidaymaker Train Routes for 1991.

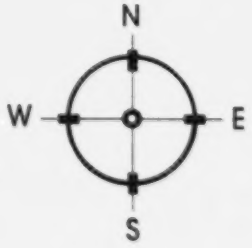
You live in **Dundee** (in the North of the map).

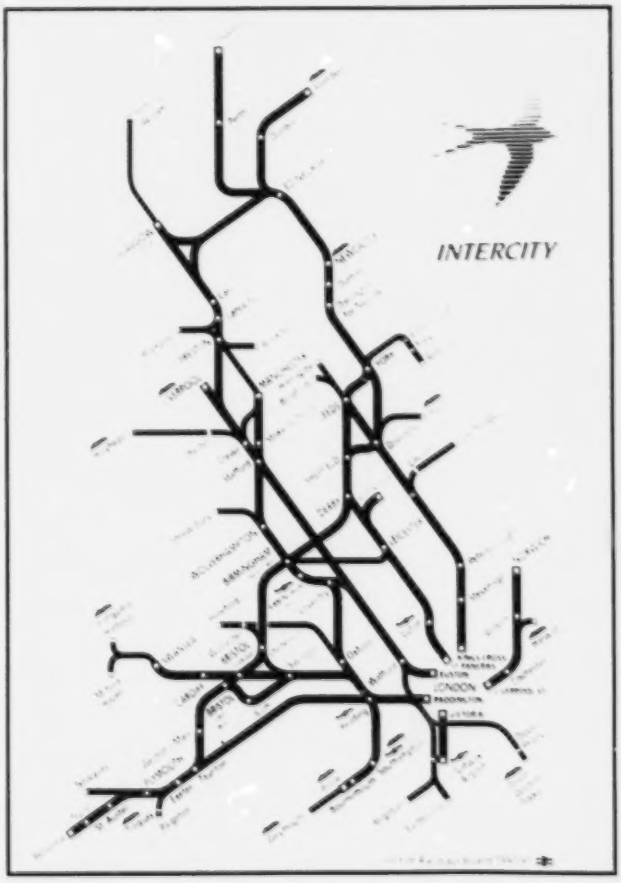
You are going on holiday to **Paignton** (in the South West of the map).

You will be travelling to Paignton by train.

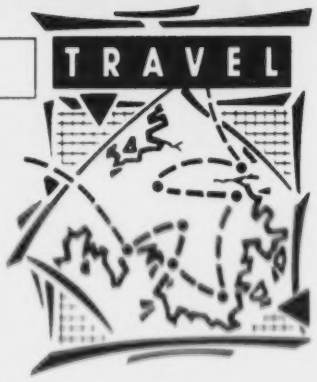
1. Tell a tutor which route you would take by train to get to Paignton.

2. Write out your route on a piece of paper, include details of all the stations you go through on the way.





Complaint letter to British Rail



Skills you need before you begin:

- Writing formal complaint letters.
- Writing from notes.

Yesterday, you caught a train from your home town for a day trip to London.

The trip was a disaster, through no fault of your own.

You decide to make a formal complaint to British Rail.

The Enquiry Office at your local station gives you a complaint form to fill in. This is printed on the back of this sheet.

These are the notes you jotted down about the trip:

Bought cheap day return ticket.
Told earliest at 7.24. Wrong information – already gone when got there at 7.20.

Waited for next train for 90 mins!

Should have had buffet car but didn't. Starving all the way. Got to London nearly lunch-time.

Needed to catch 3.55 back because of cheap day return rules. No room on train to sit down.

Waited for next one (90 mins again).

Ticket collector made me pay £15 extra for standard rate return ticket. No money left. Walked home – soaked in rain.

What a day!

1. Using these notes, fill in the complaint form like the one printed on the following page. Use your own name and address and yesterday's date.

You can use this for Wordpower Stage 1 Unit 4 Element 1 (A or B)

Complaint letter to British Rail

CUSTOMER COMMENTS

Name _____

Address _____

_____

_____

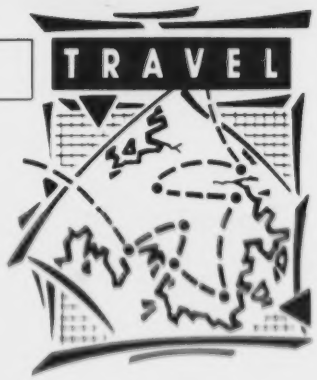
Journey from _____ to _____
Time of train _____ date _____ ticket type _____

Comments Today's Date _____

Please return this form to the person who gave it to you or send it to:
Customer Services, Area Manager, British Rail Kings Cross, London N1 9AP.

If your Complaint/Comment is not dealt with to your satisfaction you may write to - The Secretary, Transport Users Consultative Committee, (Eastern England), Midgate House, Peterborough, PE1 1TN.

Reading a pie chart



Skills you need before you begin:

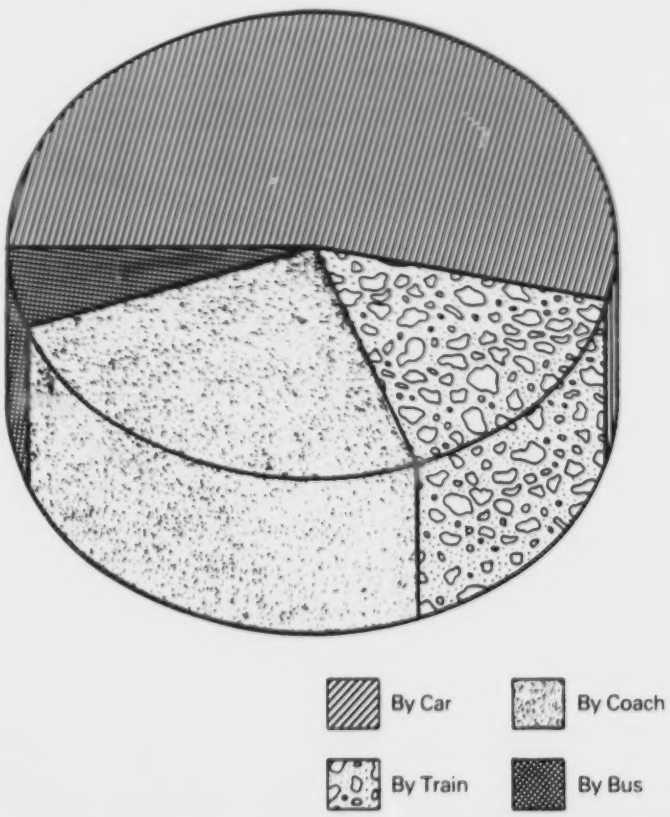
- Reading a simple pie chart to get information.
- Reporting on the information.

A survey of 200 tourists was carried out at a holiday camp.

The tourists were asked to say how they had travelled from home to the camp.

The results of the survey were made into this pie chart:

Tourists' Means of Travel



Tell a tutor approximately what number of tourists travelled to the camp by coach.

You can use this for Numberpower Foundation Unit 7 Element 7 (B).

Filling in a Bus Pass form

Skills you need before you begin:

- Reading forms.

Here is a form to get a bus fare pass.

It is not a real form, but it is like the ones used by most bus companies.

Before you start make sure that you can:

- **read** all the words on the form
- **understand** all the words on the form
- **spell** all the words you have to write on the form
- **write** clearly.

When you are ready, tell a tutor what you need to fill in.

Special Bus Pass Application Form

Please use block capitals

FULL NAME: .....

TITLE: .....

ADDRESS: .....

.....

.....

POSTCODE | | | | | | | | |

DATE IF BIRTH | | | | | | |

AGE LAST BIRTHDAY | |

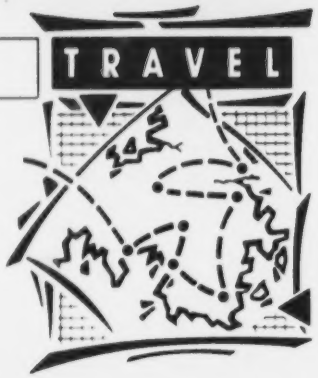
NATIONAL INSURANCE NUMBER | | | | | | | | | |

DATE OF APPLICATION: .....

SIGNATURE: .....

You can use this for Wordpower Foundation Unit 3 Element 1 (A or B).

Reading a bus timetable



Skills you need before you begin:

- **Reading simple timetables.**
- **Reading and understanding 24 hour clock times.**

Here is a timetable of buses that go from Victoria Coach Station in London to seaside holiday resorts in Devon. The seasonal Saturday service number is 686.

It is part of a real brochure from National Express Ltd.

686 TORBAY

DEPART: Saturday from 11th May until 28th September (inc.) & Friday 24th May & 4th October ONLY

LONDON, Victoria Coach Stn.	*0800*
Refreshment break en-route	*R*
Exminster, Bus Stop, Village Hall	*1205*
Kenton, The Triangle	*1208*
Starcross, Rail Stn.	*1210*
Dawlish, Beach Managers Bus Shelter, The Green	*1215*
Teignmouth, Coach Stn.	*1225*
TORQUAY, Coach Stn.,	*1240*
Paignton, Bus Stn.	*1250*
Brixham, Bank Lane	*1305*

RETURN: Saturdays from 11th May until 28th September (inc.) & Friday 24th May & 4th October ONLY

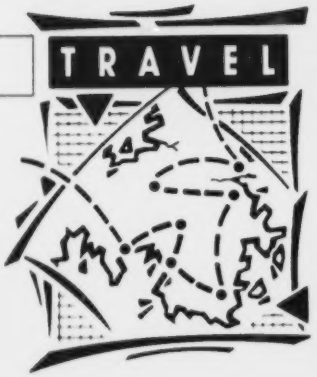
Brixham, Bank Lane	*1400*
PAIGNTON, Bus Stn.	*1415*
TORQUAY, Coach Stn., Lymington Rd.	*1425*
Teignmouth, Coach Stn.	*1440*
Dawlish, Corner Shop, The Green	*1450*
Starcross, Rail Stn.	*1455*
Kenton, The Triangle	*1457*
Exminster, Bus Stop, Village Hall	*1500*

1. If you are going on holiday to Paignton, at what time does the bus arrive at the Bus Station?

2. At the end of your holiday in Paignton, what time does the bus leave the Bus Station to come back to London?

You can use this for Numberpower Foundation Unit 7 Element 1 (A).

Getting information from a table



Skills you need before you begin:

- Reading tables of information.
- Working out discounts.
- Multiplying money amounts.

Below is part of a brochure about Discount Coach Cards, issued by **National Express Ltd.**

You can apply for a card if you are aged 16 to 23, or if you are a mature student in full time education. You get about 30% discount off standard fares for a full year. In 1991, the card cost £5.

12 months discount travel for just £5.00!

DISCOUNT COACH CARD
YOUNG PERSON
31 OCT 1992

YOU COULD SAVE THE PRICE OF YOUR CARD ON YOUR FIRST TRIP!

Such as	Normal Adult Economy Return*	Saving
		£5.00
		£7.50
		£9.50
		£9.50
		£8.50
		£14.00
		£6.25

National Express and sister company Caledonian Express operate daily scheduled coach services linking hundreds of places nationwide at great value for money fares.

Now, if you are a young person aged 16 to 23, or a mature student in full time education, you can get about 30%* off standard fares for a whole 12 months, for just £5.00!†

What's more this discount is also available on luxury Rapide coaches, and on all Caledonian Express services within Scotland and between Scotland and London. Young Persons only can also get some discounts on certain Eurolines routes to the continent. †

*There are a few exceptions – ask any Agent.

You can get your Discount Coach Card at any National Express or Caledonian Express agent – there are around 2,500 nationwide. Just complete the application form and take along a passport sized photograph (2" x 1.5") for immediate issue. You can buy your first reduced price travel ticket there and then if you wish! Proof of age may be required, while mature students (over 23) need to provide evidence of full time student status. (At least 15 hours study for at least 20 weeks a year).

Alternatively, you can apply for your Discount Coach Card by post.

So, either way, don't delay – you really cannot afford to be without your card.

DISCOUNT COACH CARD
Incorporating Student Coach Card

1. How much will the fare be from Manchester to Bournemouth if you have got a Discount Coach Card?

2. How much is the Normal Adult Economy Return Fare from Aberdeen to Birmingham?

3. How much would you save by having a Discount Coach Card if you did a trip from London to Bristol once a month for a year?

You can use this for Numberpower Stage 1 Unit 6 Element 1 (A).

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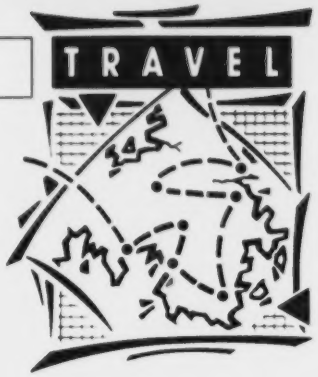
Reading a Car Buyer's Guide



Skills you need before you begin:

- Reading tables and charts to get information.

CAR BUYER PRICE GUIDE

£ PRICE: Includes basic price, car tax and VAT, not on the road price.

TOP SPEED: In miles per hour.

ACCELERATION 0-60MPH: Timed in seconds

URBAN MPG...

...MPG AT 56 MPH: Fuel consumption figures are from the official list published by the Department of Energy giving miles per gallon in urban use and at a steady 56mph

FORD	£				
Fiesta Popular 3 dr	£6590	86	17.5	46.3	61.4
Fiesta 1.1 Pop Plus	£7744	92	14.2	46.3	61.4
Fiesta 1.1 Pop Plus 5 dr	£8092	92	14.2	46.3	61.4
Fiesta 1.8 Diesel Pop Plus	£8541	94	14.1	48.7	70.6
Fiesta 1.1 LX 3 dr	£8582	94	15.5	46.3	65.7
Fiesta 1.1 LX 5 dr	£8930	94	15.5	46.3	65.7
Fiesta 1.4 LX 5 dr	£9999	102	10.6	32.8	54.3
Fiesta 1.8 LXD 3 dr	£9379	94	14.1	48.7	70.6
Fiesta 1.8 LXD 5 dr	£9726	94	14.1	48.7	70.6
Fiesta 1.1 Ghia 5 dr	£8910	92	14.2	46.3	65.7
Fiesta 1.4 Ghia 5 dr	£9380	102	10.6	32.8	54.3
Fiesta 1.6 S	£9074	108	9.3	32.1	52.3
Fiesta XR2i	£10566	118	8.1	28.5	49.6
Fiesta RS Turbo	£11730	130	7.7	25.9	42.8
Escort Pop 1.3 3 dr	£8122	96	16.4	39.2	57.6
Escort Pop 1.3 5 dr	£8480	96	16.4	39.2	57.6
Escort 1.3LX 3 dr	£9308	96	16.4	39.2	57.6
Escort 1.3LX 5 dr	£9665	96	16.4	39.2	57.6
Escort 1.3GLX 5 dr	£9472	96	16.4	39.2	57.6
Escort 1.3 Ghia 5 dr	£10361	96	16.4	39.2	57.6
Escort 1.4LX 3 dr	£9767	103	13.7	31.7	49.6
Escort 1.4LX 5 dr	£10125	103	13.7	31.7	49.6
Escort 1.4GLX 5 dr	£10085	103	13.7	31.7	49.6
Escort 1.4 Ghia 5 dr	£10974	103	13.7	31.7	49.6
Escort 1.6LX 5 dr	£10421	110	11.8	30.7	50.4
Escort 1.6GLX 5 dr	£10382	110	11.6	30.7	50.4
Escort 1.6 Ghia 5 dr	£11271	110	11.8	30.7	50.4
Escort 1.6 Cabrio	£14622	115	10.4	28.0	47.1
Escort 1.8D Pop 3 dr	£8981	94	18.1	47.1	67.3
Escort 1.8DLX Pop 3 dr	£10166	94	18.1	47.1	67.3
Escort 1.8D Pop 5 dr	£9338	94	18.1	47.1	67.3
Escort 1.8DLX 5 dr	£10523	94	18.1	47.1	67.3
Escort 1.8D GLX 5 dr	£10484	94	18.1	47.1	67.3
Escort 1.8D Ghia	£11373	94	18.1	47.1	67.3
Escort 1.3 Pop Est	£9195	96	17.3	38.9	56.5
Escort 1.3 LX Est	£10380	96	17.3	38.9	56.5
Escort 1.3 GLX Est	£10382	96	17.3	38.9	56.5
Escort 1.4 LX Est	£10840	103	14.6	30.1	48.7
Escort 1.4 GLX Est	£11005	103	14.6	30.1	48.7
Escort 1.6 LX Est	£11138	110	12.3	29.4	49.6
Escort 1.6 GLX Est	£11301	110	12.3	29.4	49.6
Escort 1.6 Ghia Est	£12190	110	12.3	29.4	49.6
Escort 1.8D Pop Est	£10053	93	19.2	44.8	65.7
Orion 1.3 LX	£9951	97	17.2	39.2	57.6
Orion 1.3 GLX	£9850	97	17.2	39.2	57.6
Orion 1.3 Ghia	£11056	97	17.2	39.2	57.6
Orion 1.4 LX	£10411	96	14.3	31.7	49.6
Orion 1.4 GLX	£10463	96	14.3	31.7	49.6
Orion 1.4 Ghia	£11669	96	14.3	31.7	49.6
Orion 1.6 LX	£10707	110	12.1	30.7	50.4
Orion 1.6 GLX	£10760	110	12.1	30.7	50.4
Orion 1.6 Ghia	£11965	110	12.1	30.7	50.4
Orion 1.6 EFi Ghia	£12333	115	11.1	28.0	47.1
Orion 1.8 DLX	£10810	94	18.9	47.1	67.3
Orion 1.8 DGLX	£10862	94	18.9	47.1	67.3
Orion 1.8 D Ghia	£12068	94	18.9	47.1	67.3
Sierra/Sapphire 1.6	£10207	104	12.0	31.7	51.4
Sierra/Sapphire 1.8 LX	£11463	106	11.4	29.7	47.9
Sierra/Sapphire 1.8 GLX	£11444	106	11.4	29.7	47.9
Sierra/Sapphire 2.0 LX	£12097	114	10.0	28.6	48.3
Sierra/Sapphire 2.0 GLX	£12078	114	10.0	28.6	48.3
Sierra/Sapphire 2.0i GLS	£13222	116	9.4	26.2	43.5
Sierra/Sapphire 2.0i Ghia	£15347	116	9.4	26.2	43.5
Sierra XR 4x4	£19015	123	8.6	18.5	36.7
Sierra 1.8 Laser Est	£11198	101	13.5	30.7	48.3
Sierra 1.8 LX Est	£12455	109	11.5	30.4	47.9
Sierra 1.8 GLX Est	£12435	109	11.5	30.4	47.9
Sierra 2.0 GLX Est	£13069	109	10.2	28.9	45.6
Sierra 2.0i Ghia Est	£16338	118	9.6	25.9	48.7
Sierra 2.0i Ghia 4x4 Est	£18208	122	9.2	18.8	33.2
Granada 2.0 LX 4/5 dr	£10848	115	10.9	28.5	51.4
Granada 2.0i GLX 4/5 dr	£17584	117	10.6	25.4	42.8
Granada 2.0i Ghia 4/5 dr	£18045	117	10.8	25.4	42.8
Granada 2.9i Ghia 4/5 dr	£21387	127	11.2	19.5	40.4
Granada 2.9i Scorpio	£27382	127	11.2	19.5	40.4

If you are thinking of buying a new car, you may need information on price, performance, and petrol consumption before you make your final choice.

This is part of a Car Buyer's Price Guide, published in a local evening newspaper, which gives just this information.

It is set out in the form of a table, with a **key** to explain the symbols used.

The information supplied only applies to brand new cars, because second-hand cars will not perform as accurately as they did when brand new. But the information is a useful guide, even if you are thinking of buying second-hand.

You want to buy a Ford car which has a low fuel consumption rating, based on Department of Energy statisitcs.

You are prepared to spend up to £9,500.

You would like a choice of at least 4 models to select from.

You need to know how much each one will cost, and what its fuel consumption a 56 m.p.g. will be.

Write a list of Ford cars which meet these needs, showing model, price and fuel consumption figures at a steady 56 miles per gallon.

© *Nottingham Evening Post*

You can use this for Wordpower Stage 1 Unit 2 Element 3 (C)

Choosing a credit option

Skills you need before you begin:

- **Comparing credit interest rates (APR).**
- **Reading tables of information.**
- **Selecting the best buy from a range of credit options.**

Below is an advert showing different credit options to buy a brand new Metro Advantage car.

It gives 5 different finance options to choose from, each with a different APR (Annual Percentage Rate), deposit and/or part-exchange amount, amount of and charge for the credit, number and amount of monthly repayments and total amount payable.

CONFUSED ABOUT PRICE CUTS?

£6,336 ON THE ROAD SAYS IT ALL

AND FOR JUST £685* DEPOSIT YOU CAN DRIVE HOME

CHOOSE FROM THESE FINANCE OPTIONS

15.6% APR

METRO 1.1 ADVANTAGE	
ON THE ROAD PRICE	£6336.00
DEPOSIT OR P/X	£1267.20
AMOUNT OF CREDIT	£5068.80
48 MONTHLY PAYMENTS	£138.96
CHARGE FOR CREDIT	£1601.74
TOTAL AMOUNT PAYABLE	£7937.74

15.3% APR *

METRO 1.1 ADVANTAGE	
ON THE ROAD PRICE	£6336.00
DEPOSIT OR P/X	£685.00
AMOUNT OF CREDIT	£5651.00
48 MONTHLY PAYMENTS	£154.93
CHARGE FOR CREDIT	£1795.64
TOTAL AMOUNT PAYABLE	£8131.64

0% APR

METRO 1.1 ADVANTAGE	
ON THE ROAD PRICE	£6336.00
DEPOSIT OR P/X	£3168.00
AMOUNT OF CREDIT	£3168.00
12 MONTHLY PAYMENTS	£264.00
CHARGE FOR CREDIT	£ NIL
TOTAL AMOUNT PAYABLE	£6336.00

7.9% APR

METRO 1.1 ADVANTAGE	
ON THE ROAD PRICE	£6336.00
DEPOSIT OR P/X	£3168.00
AMOUNT OF CREDIT	£3168.00
24 MONTHLY PAYMENTS	£142.27
CHARGE FOR CREDIT	£247.10
TOTAL AMOUNT PAYABLE	£6583.10

13.8% APR

METRO 1.1 ADVANTAGE	
ON THE ROAD PRICE	£6336.00
DEPOSIT OR P/X	£2090.88
AMOUNT OF CREDIT	£4245.12
36 MONTHLY PAYMENTS	£142.32
CHARGE FOR CREDIT	£878.73
TOTAL AMOUNT PAYABLE	£7214.73

You have a car worth **£2,000** that you want to use in part-exchange against a new Metro Advantage. You also have savings of **£500** to use as a deposit. You can only afford monthly repayments of up to **£160** per month.

Explain to a tutor which finance option woud be the best for me to choose with the amount of money you have to spend, explaining why the other options are less suitable.

Getting your vehicle registered

Skills you need before you begin:

- **Reading for information.**
- **Reporting on information.**

When you buy a car, motorbike or other vehicle, you must get it registered in your name.

The Department of Transport's licensing centre, the DVLC, needs up-to-date information on all vehicles on the road in Britain and their owners.

When you buy a vehicle, you should be given the **Vehicle Registration Document V5** along with any other documents like MOT certificate, service log book, etc.

If the vehicle is second-hand, the person who sold it to you should:

- fill in the bottom part of the document – the Notification of Sale or Transfer
- send it to the DVLC in Swansea
- give you the rest of the Vehicle Registration Document V5.

As the new owner, you should:

- fill in the section on the back of the document with your own personal details
- send the whole document off to the DVLC in Swansea.

In time, a new Vehicle Registration Document V5 will be sent to you, showing your name and address as the new owner.

You will also receive a copy of the information leaflet shown on the back of this worksheet. It has more information about the Vehicle Registration Document V5.

Read the information on the next page carefully and then tell a tutor:

1. **What should you do if you find that your address is incomplete?**
2. **What should you do if you sell your vehicle to a scrap dealer?**
3. **If you wanted to get in touch with previous owners of the vehicle, how could you get information about them?**

You can use this for Wordpower Stage 1 Unit 1 Element 1 (A or B)

Getting your vehicle registered

Department of Transport

DVLA

Your Vehicle Registration Document (V5) INS11

Rev. March 1991

Information Leaflet

- Please read this leaflet carefully and keep it with your Registration Document in a safe place.

  Please check all the details on the Registration Document and tell the Centre as soon as possible if anything is incorrect.

- **Name and Address**

  Please check that your name and address are correct on the document. If there are any mistakes, send it to DVLC, Swansea SA99 1AR, with a letter saying what is wrong.

  Do **not** send it back if it contains only part of your postcode. This is because the correct full postcode was not given. When you next need to send the document to DVLC, tell us what your postcode should be and we will correct it then.

  The county has been left out of most addresses. This should not affect delivery because DVLC has special arrangements with the Post Office.

- **Vehicle Details**

  Please check these and tell the Centre if they are incorrect. Only the details which apply to your type of vehicle are given. For example, seating capacity and taxable weight are not always shown.

  The model/type and colour are shown in accordance with the manufacturer's basic terms. They may not match the full descriptions.

  VIN is short for Vehicle Identification Number. This is a unique identification number which is gradually being introduced on newer vehicles to replace the 'old' chassis numbers. You can normally find this number on a plate near the engine.

- **Number of Former Keepers**

  If a vehicle was registered before 1 October 1974 or was not new when it was first registered, the number of former keepers is counted from the date on which the centralised record was set up. You may obtain any available details of previous registered keepers by writing to DVLC, Swansea, SA99 1AN.

PLEASE TURN OVER

If you **sell**, **transfer**, **scrap**, or **permanently export** the vehicle OR if there is any change in **your name and address** or the **vehicle details**, you **MUST** tell DVLC at once.

If you

- **Sell** or **transfer** the vehicle

  complete the tear-off slip at the bottom of the V5. If you do not do this you may receive enquiries about the vehicle's later use. Give the top part to the new keeper so that it can be used to tell DVLC that he/she has the vehicle. A new registration document will then be sent. You should keep a note of the new keeper's name and address, and the date on which you sold or transferred the vehicle.

- **Scrap** or **permanently export** the vehicle

  complete section 2 on the back of the V5 – **only notify scrapping if you have broken-up or destroyed the vehicle.** If you pass it to another person for scrap (even to a scrap dealer) complete the tear-off slip. Give the top part to the dealer so he can tell DVLC when he actually breaks up the vehicle.

If your name and address or the vehicle details have changed, complete either section 1 or section 3 on the back of the V5.

Send the completed tear-off slip, or the amended V5, to DVLC, Swansea SA99 1AR. If you do not have the V5, write to this address giving the information. Please remember to give the registration number of the vehicle.

- **Your registration number**

  Certain registration numbers are deemed to be "non-transferable". You should check the notes on your Registration Document to see if the number on your vehicle is one of these which cannot be transferred.

If you have any enquiries, write to the Vehicle Enquiry Unit, DVLC, Swansea SA99 1BL, or telephone Swansea (0792) 772134.

Remember:

Check details and tell

DVLC of any changes

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Reading a table of information on drink and driving

Skills you need before you begin:

- **Reading tables of information.**
- **Reporting accurately on information given in tables.**

The information given below is all about **Alcohol and the Law.** It comes from a supermarket leaflet on Sensible Drinking.

It is important that anyone driving a vehicle understands clearly:

- **the law on drinking and driving**
- **the alcohol content of common drinks**
- **the effects that alcohol can have on men and women.**

Look carefully at this table of information:

THE RISING SCALE OF ALCOHOL

As blood alcohol levels rise, initial feelings of cheerfulness and self-confidence are replaced by impaired judgement followed by inability to walk straight and other symptoms are impaired nerve function. In general, women develop higher blood alcohol levels and suffer greater ill effects than men for a given number of drinks.

Units of alcohol	Blood alcohol levels (mg/100ml)	Effect on a normal weight man
Up to 2	Up to 30	Cheerfulness, increase in self-confidence
2	30	Increased risk of having an accident
3	50	Usually increased happiness but significantly impaired judgement
5	80	Loss of driving licence if caught
10	150	Slurred speech, loss of self-control
12	200	Inability to walk straight, loss of memory
18	400	Oblivion, maybe coma

Remember: 1 'unit' of alcohol is 8g of alcohol. It is contained in ½ pint of beer OR 1 small sherry OR ⅓ pint of cider.

10 'units' is in 5 pints or beer OR 5 double scotches OR 1 bottle of wine.

18 'units' is in ¾ bottle of spirits OR about 2 bottles of wine OR 9 pints of beer.

Either write OR report to your tutor:

1. What effect would you expect to see on a normal weight man after drinking 5 pints of beer?
2. What would his blood alcohol level be?
3. What does the law regard as the minimum blood alcohol level to be 'over the limit'?

You can use this for Numberpower Stage 1 Unit 6 Element 1 (A).

Planning your trip to France

Skills you need before you begin:

- **Reading maps.**
- **Planning routes.**

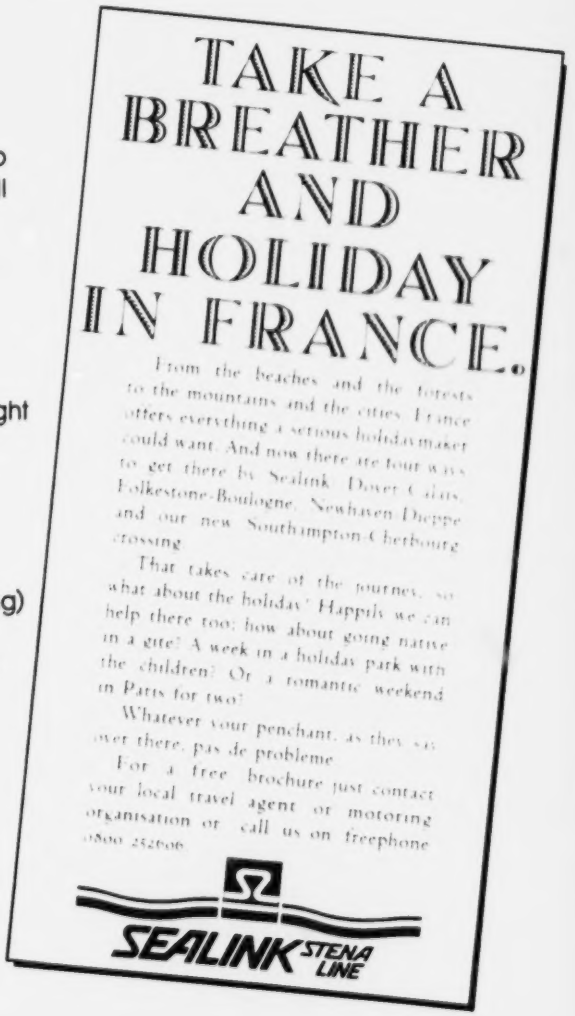
You have decided to go to France for a holiday. You are travelling by car. You need to plan your route by road and ferry.

Read the advert below for Sealink Channel crossings.

Get a road map of Britain.

Plan a route from your home town to one of the French ferry ports, you will need to include in your plan:

- **starting point and destination**
- **road/motorway numbers**
- **directions, eg. north, south, left, right**
- **and key landmarks on the way**
- **approximate distances or time needed to make the journey (allow 2 hours for the ferry crossing)**
- **names of major towns and cities passed through.**


TAKE A BREATHER AND HOLIDAY IN FRANCE.

From the beaches and the forests to the mountains and the cities, France offers everything a serious holidaymaker could want. And now there are four ways to get there by Sealink. Dover-Calais, Folkestone-Boulogne, Newhaven-Dieppe and our new Southampton-Cherbourg crossing.

That takes care of the journey, so what about the holiday? Happily we can help there too; how about going native in a gite? A week in a holiday park with the children? Or a romantic weekend in Paris for two?

Whatever your penchant, as they say over there, pas de probleme.

For a free brochure just contact your local travel agent or motoring organisation or call us on freephone 0800 252606.

SEALINK STENA LINE

You can use this for Wordpower Stage 1 Unit 2 Element 2.

BEST COPY AVAILABLE

Changing cash into foreign money

Skills you need before you begin:

- **Finding out information.**
- **Working out currency conversions.**
- **Working out percentage commissions.**

If you want to go abroad on holiday, you will need to buy some foreign currency.

Banks advertise their 'exchange rates' as **buying** and **selling** rates.

These are the current rates that they buy and sell each foreign currency to businesses and the public. The rates change frequently, sometimes daily. Their buying rate is always higher than their selling rate, because they need to make their profits when they buy currency from you.

So, for example, if you if you want to buy some French francs from a bank they would sell them to you at a rate of, say, 9.70 FF (French francs) per £1.
For £100, you would get 970 FF.

If, at the end of your holiday, you have some francs left over, you could take them back to a bank in Britain, and they would buy them from you at a rate of, say, 10.20 FF per £1.
So, **your 970 FF would only be worth £95.10**, after you had sold them back to the bank!

This is one of the ways that banks make profits.

They can also make money by charging you a commission when you buy and sell currency. Sometimes the commission is a standard fee, say £5 per transaction. Sometimes it is a percentage of the amount, say 1%. The commission is deducted from the amount, before the cash is handed over to you. However, some banks don't charge a commission at all.

1. **Find out from a bank what today's buying and selling rates are for French francs.**
2. **Find out if the bank charges a commission, what form of commission it is, and what it will cost you.**
3. **Work out how many francs you would get at today's rate for £100, including any commission.**
4. **Work out how much you would get if you wanted to change back 80 francs into English money, including any commission.**

Sharing the cost of your holiday travelling expenses

Skills you need before you begin:

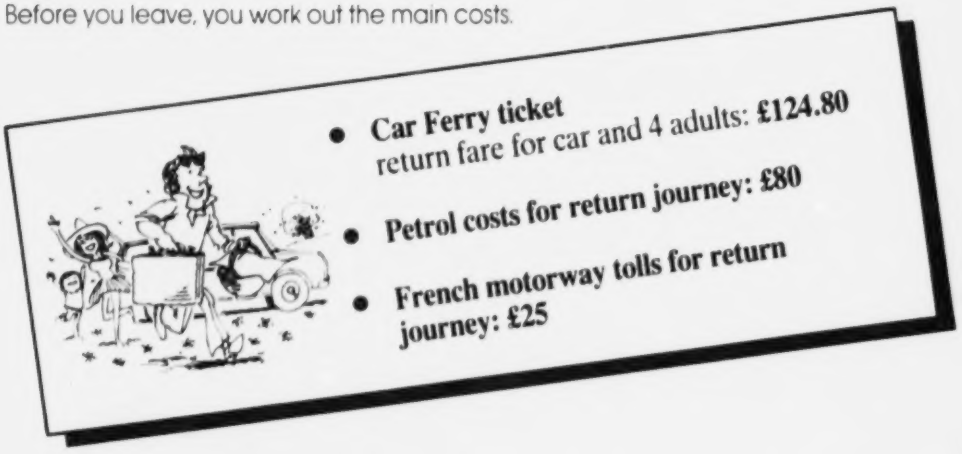
- **Totalling costs without a calculator.**
- **Sharing costs by dividing without a calculator.**
- **Making payments.**
- **Checking change.**

You and 3 friends decide to go to France for a week's camping holiday.

Rather than go by train, you all prefer to drive over in one car.

You decide to have a 'kitty' for travelling expenses, with each person putting in an equal share to cover costs.

Before you leave, you work out the main costs.

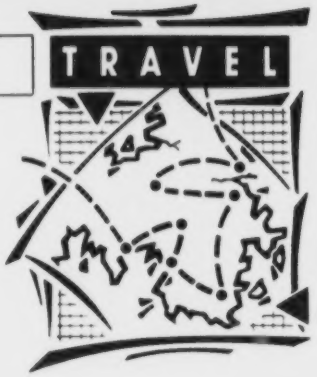

• Car Ferry ticket
return fare for car and 4 adults: £124.80
• Petrol costs for return journey: £80
• French motorway tolls for return journey: £25

You may use a calculator.

1. Work out the total travelling costs.
2. How much is each person's share of the costs?
3. Show a tutor how you would pay the bill for the car ferry ticket, using notes/coins or a cheque.
4. If the tutor gives you any change, is it correct?
5. If it is wrong, what should it be?

You can use this for Numberpower Stage 1 Unit 1 Element 3 (B).

Answers



Making an Hotel Booking

2 questions both to be checked by tutor.

Writing an 'argument' essay

2 questions both to be checked by tutor.

Writing off for a brochure

1 question to be checked by tutor.

Planning a route by rail

2 Questions both to be checked by tutor.

Complaint letter to British Rail

Form to be checked by tutor.

Reading a pie chart

Approximately 50 tourists.

Filling in a Bus Pass form

Form to be checked by Tutor.

Reading a bus timetable

1. 12.50pm 2. 14.15pm

Getting information from a table

1. £23.00 2. £47.50 3. £60.00

Reading a Car Buyer's Guide

Must include:
Fiesta 1.8 Diesel Popular Plus £8,541 - 70.6 mpg
Fiesta 1.8 LXD 3 door £9,379 - 70.6 mpg
Escort 1.8 D Popular 3 door £8,981 - 67.3 mpg
Escort 1.8 D Popular 5 door £9,338 - 67.3 mpg

Choosing a credit option

1. 13.8% APR is the best option.

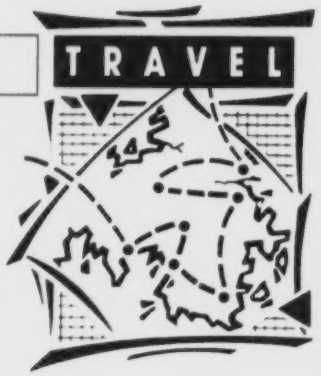
Getting your vehicle registered

1. Return V5 to DVLC, Swansea SA99 1AR with a letter saying what is wrong.
2. Complete section 2 on back of V5 form and complete tear-off slip. Give top part of form V5 to dealer. Send slip or amended V5 form to DVLC Swansea SA99 1AR or write to this address quoting vehicle registration number.
3. By writing to DVLC, Swansea SA99 1AR.

Reading a table of information on drink and driving

1. Slurred speech and loss of self-control 2. 150mg/100ml 3. 80mg/100ml

Answers



Planning your trip to France

1 question to be checked by tutor.

Changing cash into foreign money

4 questions to be checked by tutor.

Sharing the cost of your holiday travelling expenses

1. £229.80. 2. £57.45. 3. To be checked by tutor.
4. To be checked by tutor. 5. To be checked by tutor.

Access Skills

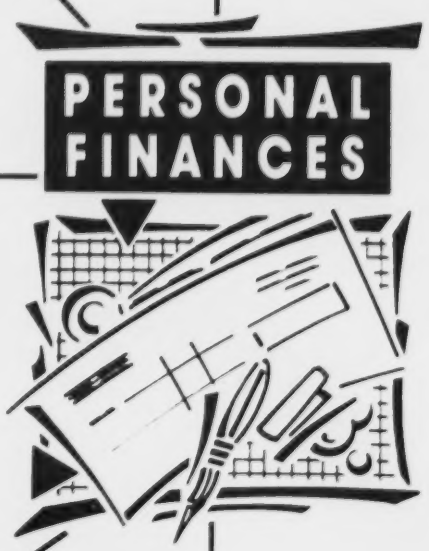
- Request for a car insurance quotation – **WP, Stg 1**
- Using a telephone directory to find addresses and telephone numbers for Benefit – **WP, Stg 1**

Forms

- Filling in a motor accident form – **WP, Stg 1**
- Reading a form for Non-Taxpayers **WP, Fdn**

Letter Writing

- Letter of complaint to a Head Office **WP, Stg 1**
- Writing a covering letter **WP, Fdn**



Numeracy

- Planning a Weekly Budget **NP, Fdn**
- Planning a Monthly Budget **NP, Stg 1**
- Selecting the best Savings Account – **NP, Stg 1; WP Stg 1**
- Writing a cheque for the Telephone Bill – **NP, Fdn**
- Planning a visit to the Bank, using the new opening hours – **NP, Fdn**
- Reading a repayment table for a car loan
- Adjusting an estimated electricity bill
- Calculating the interest to pay the Pawnbroker

Reading Articles

- Reading about Store cards – **WP, Stg 1**
- Reading a magazine article on budget tips – **WP, Fdn**
- Comparing two different Current Accounts

Planning a weekly budget

PERSONAL FINANCES

Skills you need before you begin:

- Understanding of pounds and pence.
- + − money amounts up to £150.00.

Jane works as a clerical assistant and lives at home with her parents.

Her **weekly budget** looks like this:

Spending Money
£22.00

Board
£60.00

£

Take home pay

Savings
£20.00

Transport
£14.00

Clothes
£8.00

Add Jane's financial commitments together to find out her weekly take home pay.

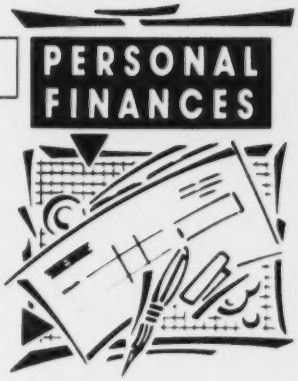
You may use a calculator.

Jane has just had a pay rise of £15.00 per week.

Make up Jane's new weekly budget in the same format as above.

You can use this for Numberpower Foundation Unit 2 Element 2.

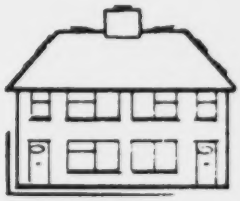
Planning a weekly budget



Make up Jane's new weekly budget:

You may use a calculator.

Spending Money
£



Board
£

£
Take home pay

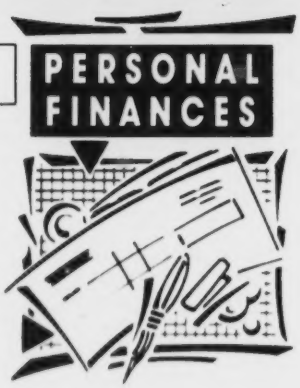
Savings
£

Transport
£

Clothes
£

You can use this for Numberpower Foundation Unit 2 Element 2.

Planning a monthly budget



Skills you need before you begin:

- + − money amounts up to £1,300

Mr and Mrs Hassan live with their three young children in a rented house.
They both work full time and their joint take-home pay is £1,250 per month.

Prepare a monthly budget for the Hassan family of 5, using the following headings as guidelines.

Check your amounts tally with the total monthly income of **£1,250**

Total Monthly Income £1,250

Rent	
Food	
Electricity	
Gas	
Insurance	
TV rental	
Telephone	
Travel	
Holidays	
Car	
General Repairs	
Savings	
Charges made by local government	
TOTAL	**£**

You can use this for Numberpower Stage 1 Unit 3 Element 1.

Reading a magazine article on budget tips

PERSONAL FINANCES

Skills you need before you begin:

- Reading magazine articles.
- Reporting on the key points.
- Expressing ideas.

Magazines often give tips on ways to save money.

This article suggests a variety of ways to cut down on spending and also to check your payments to creditors.

Read the article carefully.

BUDGET TIPS

Take a look at your day-to-day finances if you are feeling the pinch – a strict budget is the best way to avoid comfort spending and save money.

- Work out your monthly expenses. You must include everything including clothing, Christmas and birthday presents and daily fritter money.
- Now look to see where you can cut down. Changing your diet, giving up smoking, or cutting down on alcohol consumption would make a considerable difference.
- At work, check that you have the right tax code on your pay slips.
- If you do get behind with your payments to creditors, always let them know sooner rather than later. You may be able to negotiate a temporary freeze in payments or a budget scheme.
- Beware of using your credit card if you are not sure you can pay your bill at the end of every month. You can usually borrow money more cheaply elsewhere.
- The Citizen's Advice Bureau is willing to help anyone who is in trouble with money. Telephone: 071-833 2181.

Now tell a tutor:

Section A

1. How could you cut down on your spending?
2. Why it is advisable to let your creditors know sooner, rather than later, if you fall behind with payments?
3. Who could you contact if you ran into financial difficulties?

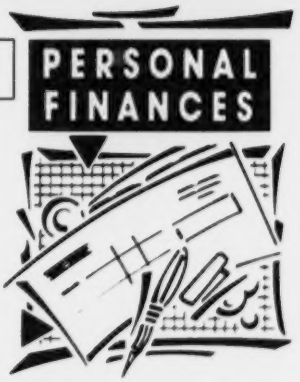
Section B

4. Write down at least two of your ideas showing how the media today encourages people to spend money.

You can use this for Wordpower Foundation Unit 1 Element 1 (A).

You can use this for Wordpower Foundation Unit 4 Element 2 (A).

Reading a repayment table for a car loan



Skills you need before you begin:

- **Reading tables of information.**
- **Adding and multiplying.**

Many people consider a loan from a bank or building society when buying a car. The chart below is typical of loan repayment tables available.

Explanation of Terms.
A.P.R. means Annual Percentage Rate of Charge.

When the A.P.R. is fixed, that means your monthly repayments remain the same throughout the period of the loan.

CoverSure Gold Premium is an optional payment each month. CoverSure will pay your monthly repayment should you suffer from illness, accident or redundancy. Most lenders offer a similar service.

Loan Repayment Table APR *26.9%*

AMOUNT OF LOAN	MONTHLY PAYMENT	12 MTHS	24 MTHS	36 MTHS	48 MTHS	60 MTHS
£1,000	Monthly Instalment	94.59	52.90	39.26	32.64	28.80
	CoverSure Gold Premium	6.24	4.65	4.50	4.80	5.37
£1,500	Monthly Instalment	141.88	79.35	58.90	48.95	43.20
	CoverSure Gold Premium	9.36	6.97	6.75	7.19	8.05
£2,000	Monthly Instalment	189.18	105.80	78.53	65.27	57.61
	CoverSure Gold Premium	12.47	9.29	8.99	9.59	10.74
£2,500	Monthly Instalment	236.47	132.25	98.16	81.59	72.01
	CoverSure Gold Premium	15.59	11.62	11.24	11.99	13.42
£3,000	Monthly Instalment	283.77	158.70	117.79	97.91	86.41
	CoverSure Gold Premium	18.71	13.94	13.49	14.39	16.10
£3,500	Monthly Instalment	331.06	185.15	137.43	114.22	100.81
	CoverSure Gold Premium	21.83	16.26	15.74	16.79	18.79
£4,000	Monthly Instalment	378.35	211.60	157.06	130.54	115.21
	CoverSure Gold Premium	24.95	18.59	17.99	19.19	21.47
£4,500	Monthly Instalment	425.65	238.05	176.69	146.86	129.61
	CoverSure Gold Premium	28.07	20.91	20.24	21.58	24.16
£5,000	Monthly Instalment	472.94	264.51	196.32	163.18	144.01
	CoverSure Gold Premium	31.19	23.23	22.49	23.98	26.84

You want to borrow between £3,000 and £3,500 to purchase a car.

You may use a calculator.

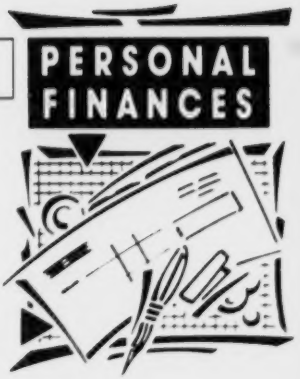
Calculate how much a loan of £3,000 over 36 months would cost you in total.

1a. Without CoverSure 1b. With CoverSure

Calculate how much a loan of £3,500 over 60 months would cost.

2a. Without CoverSure 2b. With CoverSure.

Request for a car insurance quotation

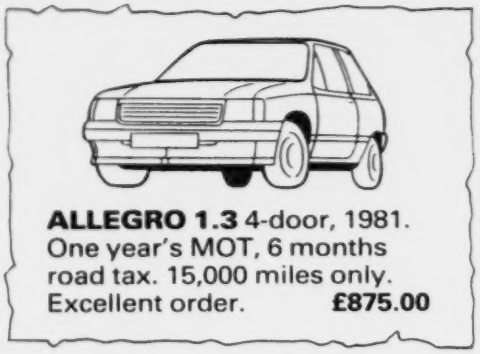


Skills you need before you begin:

- **Asking questions in a sensible order.**
- **Giving and getting information.**

You have just bought a car, a second-hand Allegro 1.3 from the '**Classified Advertisements**' column in your local newspaper.

Here are the details.



ALLEGRO 1.3 4-door, 1981.
One year's MOT, 6 months road tax. 15,000 miles only.
Excellent order. **£875.00**

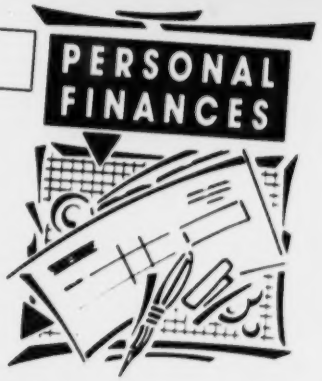
You will need to insure the vehicle before you drive it and you decide to ring round three insurance companies to ask for quotations, this is the first one you choose.

The Minster Insurance Co.
24 Bridge Road, Dewsbury
Tel: 0801 67341

Either use a telephone or role play with your tutor, requesting a quotation for your Allegro 1.3.

You can use this for Wordpower Stage 1 Unit 5 Element 2.

Writing a covering letter



Skills you need before you begin:

- **Writing formal letters.**

A covering letter is a short formal letter of introduction or explanation attached to another document, e.g. a report, an invoice, a cheque, or a form. It is useful to keep a copy for your own reference.

Here is an example.

24 Gainford Road
Aycliffe

Enrolment Secretary
Brookside College
Aycliffe

24/9/91

Dear Sir,

I enclose a completed enrolment form for course no.451, Basic English, together with my cheque for £12.50p.

I look forward to receiving confirmation that my application has been accepted.

Yours faithfully
Jean Brown

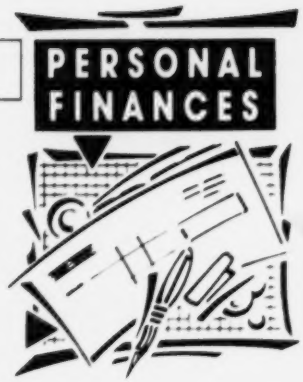
The Minster Insurance Co.
24 Bridge Road, Dewsbury
Tel: 0801 67341

The Minster Insurance Co.
Ref No: 3/4Q/632/9
Payment due: £101.00
Fully comprehensive car insurance
Allegro 1.3; named driver only
Protected No Claims Bonus

Write a covering letter to the Minster Insurance Company giving your reference number, stating you enclose a cheque (state the amount), for the insurance of an Allegro 1.3.

You can use this for Wordpower Foundation Unit 4 Element 1 (A)

Filling in a motor accident report form



Skills you need before you begin:

- **Writing a short report.**
- **Filling in form.**

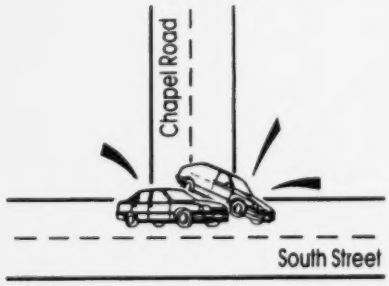
Read the article.

On a snowy Christmas Eve, driving home from work you drove through the busy Town Centre along South Street. The car radio was on, the 6 o'clock news just finishing with the severe weather warnings, there was to be another snowfall that evening.

Being a built up area the speed limit was 30 mph and you were driving at a steady 15-20 mph.

A van turned out of Chapel Street, without any signals, and crashed into the passenger side of your vehicle.

Mrs Cook, who lives at 24 Station Road, Barchester, was at the junction of Chapel Road and South Street, and saw exactly what happened. She volunteered to be a witness.



A local shopkeeper telephoned the police and five minutes later PC 49 Dixon, from Downsview Police Station, was at the scene of the accident.

It seemed quite clear to you that the driver of the van was to blame, your car had right of way along South Street. However, the van driver (who was angry and argumentative) suggested that you were driving too fast for the poor road conditions.

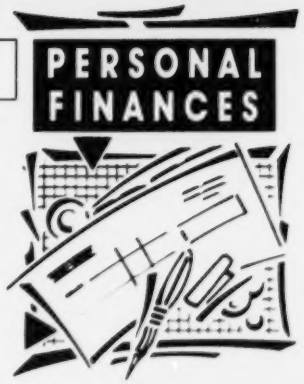
Having heard all the evidence, PC Dixon accepted your story and advised that he did not expect any summons would be issued against you.

In order to receive your insurance money for repairs to your car, you need to make a claim to your Insurance Company. You will need to a Motor Accident Report Form. Opposite is part of a real form.

Using the article, complete the form of 'Accident Details'.

You can use this for Wordpower Stage 1 Unit 4 Element 1.

Filling in a motor accident report form



ACCIDENT DETAILS

Date and time of accident: Date: Time:

Location (street or road, and town):

Which speed limit was applicable:

Speed of your vehicle:

Please state weather conditions:

Did police attend or were they informed: Yes: No:

If Yes, give name and number of Constable and address of station:

Have you received any Summons or Notice of intention to Prosecute arising from this accident: Yes: No:

If Yes, give full details:

Name(s) and address(es) of any witnesses: Tick box on right hand side if witness was a passenger in your vehicle:

1.

2.

3.

Describe fully what happened:

Continue overleaf if necessary

SKETCH PLAN - Please include: a) The path(s) taken by all parties leading up to the accident b) The position of all parties at the time of the accident c) Width of road d) The position of any road signs or warnings:

Do you consider the other party was to blame: If so how:

DECLARATION

I/We declare that these details are true in every respect and I/We understand that the claim under My/Our policy may affect the No Claim Discount (if applicable)

Signature: Date:

FAILURE TO ANSWER ANY QUESTION MAY CAUSE DELAY

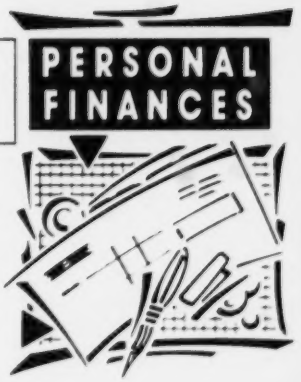
WHEN COMPLETED PLEASE RETURN THIS FORM WITHOUT DELAY TO NORWICH UNION, EITHER DIRECT OR VIA YOUR INSURANCE AGENT

Norwich Union Fire Insurance Society
Registered in England No. 99122 Registered Office Surrey Street Norwich NR1 3NG
Norwich Union Life Insurance Company, a company limited by shares
Registered in Scotland no. 27 Registered Office St Andrew Square Edinburgh EH2 2AE
Members of the Association of British Insurers. Members of the Insurance Ombudsman Bureau.

MC 100 10.5 (Jan 91)

© Norwich Union Fire & Insurance Society

Planning a visit to the Bank, using the new opening hours



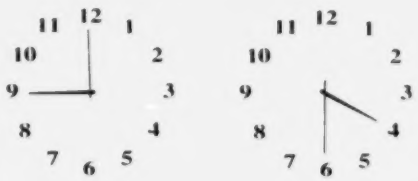
Skills you need before you begin:

- Understanding hours and minutes.

Most banks have now extended their opening hours to give the customer greater access.

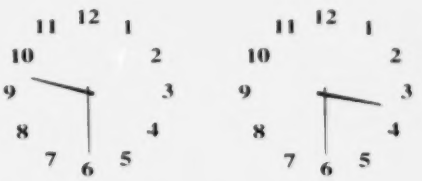
Below is part of a National Westminster leaflet about the new opening hours, from Monday to Saturday.

Monday to Friday



All main Branches
and some smaller Branches
9am-4.30pm Monday-Friday

Saturday



Over 200 selected Branches
will also be open longer from
9.30am to 3.30pm

You need to plan a visit to the bank to withdraw some money. It is Thursday and your work finishes at 3.30pm. First you need to collect the children from school (allow 20 minutes), do some shopping (allow 12 minutes) and then walk to the Bank (allow 8 minutes). You then catch the 4.40pm bus home which takes 25 minutes to reach your house.

1. How many minutes will it take you from finishing work to arriving at the bank?
2. At what time should you arrive at the Bank?
3. Will the bank be open when you arrive?
4. What time did you get home?

You can use this for Numberpower Foundation Unit 2 Element 4 (A)

Comparing two different Current Accounts

PERSONAL FINANCES

Skills you need before you begin:

- **Reading for information.**

Banks and building societies offer a wide variety of services to their customers with Current Accounts. It would be worth shopping around to find a current account to suit you, before you make your final decision.

Here are two examples of Current Accounts, one a Bank and the other a Building Society.

Read the information about the two accounts carefully.

THE NEW CURRENT ACCOUNT FROM THE HALIFAX

ALL YOU NEED FOR EASY BANKING

- Good rates of interest on credit balanceds of £50 or more.
- Banking from Cardcash machines and from home 5am till 2am every day of the week.
- Access to cash machines in LINK network.
- Withdrawals of up to £500 in cash everyday (at any Halifax branch).
- Switch Service – a fast and efficient method off paying for goods and services.
- Guarantees payment of cheques up to £50.
- Overdraft facility at attractive rates.

Maxim offers technology so advanced that you can bank from home.

Maxim Home Banking can be used to:

- Check your balance.
- Pay bills.
- Order a statement.
- Transfer funds from your Maxim account to other Halifax accounts.

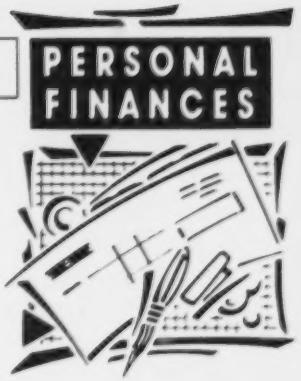
Benefits of an Abbey National Current Account

- Interest on your credit balance.
- No transaction charges or fees, even when you have an approved overdraft.
- £50 and £100 cheque guarantee card.
- Cheques cleared in four working days.
- Abbeylink cash machine card so you can draw cash 24 hours a day, 7 days a week.
- Direct debit and standing order facilities.
- Statement available monthly or quarterly.
- Overdraft facility lets you borrow money by prior arrangement.
- Most branches are open 9am – 5pm Monday to Friday and Saturday mornings. Some branches stay open until 4pm on Saturdays.

Tell a tutor:

1. **Which features are common to both current accounts.**
2. **If you are housebound which account would you be most likely to choose?**
3. **If you have standing orders to pay each month, which account would be most suitable?**
4. **Which account would suit you? Why?**

Selecting the best Savings Account



Skills you need before you begin:

- Understanding percentages in decimal form.
- Comparing annual interest rates.

You have won second prize in a 'Spot the Ball' competition and received a cheque for £1,000. Instead of spending it, you decide it would be a good idea to save with a building society to build up a 'nest egg' (savings).

The three Building Society saving accounts on the next page are for long term investments, using a lump sum of money.

Read through the details of the three savings accounts on the next page.

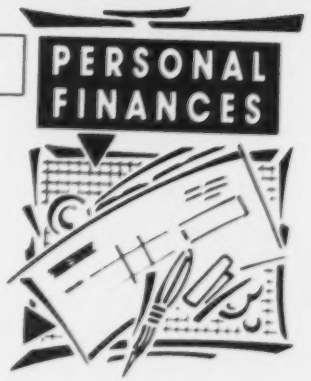
1. Which building society savings account would you choose to get the best interest rate when investing your prize money?

2. If you won £1,000 in a competition, what would you choose to do with the money? Write about your ideas on how to spend £1,000.

You can use this for Numberpower Stage 1 Unit 2 Element 2

You can use this for Wordpower Stage 1 Unit 4 Element 2

Selecting the best Savings Account



CHELTENHAM GOLD

Amount Invested	Gross %* P.A.	Net %† P.A.
£25,000 or more	10.00	7.50
£10,000 – £24,999	9.60	7.20
£1,000 – £9,999	8.40	6.30
£100 – £999	4.40	3.30

C&G Cheltenham & Gloucester Building Society

WOOLWICH

PRIME GOLD ACCOUNTS

	Gross* Paid Annually	Net*
£1 up to £499	2.35%	1.76%
£500 up to £9,999	9.35%	7.01%
£10,000 up to £24,999	10.35%	7.76%
£25,000 up to £49,999	10.85%	8.14%
£50,000 or more	11.25%	8.44%

£50,000 PLUS

12·00% GROSS* 9·00% NET*

£25,000 – £49,999

11·65% GROSS* 8·74% NET*

£10,000 – £24,999

11·40% GROSS* 8·55% NET*

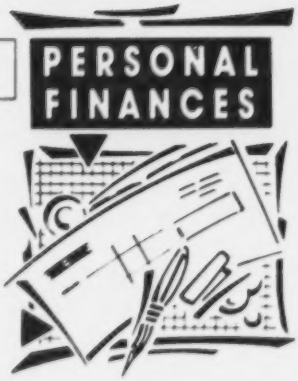
£500 – £9,999

10·65% GROSS* 7·99% NET*

Option 90 ACCOUNT

Chelsea BUILDING SOCIETY

Reading a form for Non-Taxpayers



Skills you need before you begin:

- **Reading forms.**

From 6th April 1991, the system for taxing interest paid by banks, building societies and other financial institutions changed.

If you are a non-taxpayer, you now have to register that you are not liable to income tax, by filling in a special 'Interest with no tax deducted Registration Form'.

This affects mainly:

- children under 16
- students
- some adults on low incomes
- retired people.

If you do not complete the form, you will have to apply to the Tax Office for a rebate.

Read through the form on the next page carefully.

Tell a tutor:

1. a) If you have a 14 year old son at school with a building society account, should *you* complete this form?

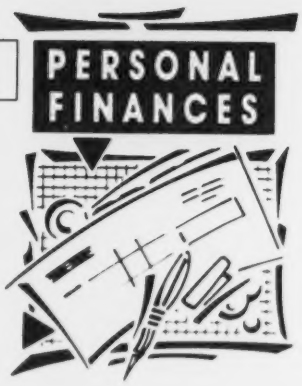
   b) Show the tutor which sections of the form should be completed.

2. Where do you return the completed form?

3. What should you do if the person named on the form is no longer able to receive interest with no tax deducted?

You can use this for Wordpower Foundation Unit 3 Element 1.

Reading a form for Non-Taxpayers



Interest with no tax deducted
Registration form

child under 16

child's

Joint account

It is a serious offence to make a false declaration

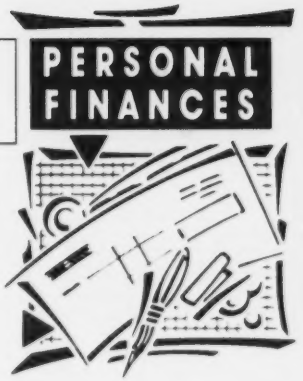
Remember

RBS (1990)

POS 145 90

4.1

Calculating the interest to pay a Pawnbroker



Skills you need before you begin:

- **Calculating simple interest.**
- **Adding money.**

Pawnbrokers exist to provide immediate small loans with interest, in exchange for an item of value, usually jewellery.

Read the article carefully:

Janette needed some money urgently to make ends meet. It was only halfway through the month – already she was in the red at the bank, there had been all the bills to pay, and the expense of clothing, for the children.

She decided to take her mother's gold necklace to the pawnbrokers. The pawnbroker examined the necklace carefully and agreed to give her a loan, based on its value. Janette accepted the offer of £80.00 and handed over her mother's necklace.

The pawnbroker stated his terms, £1.00 for the ticket (valid for six months), and 5% simple interest per month, to be paid on redemption of the article.

The pawnbroker assured Janette that he would keep her mother's necklace in a safe, for security purposes.

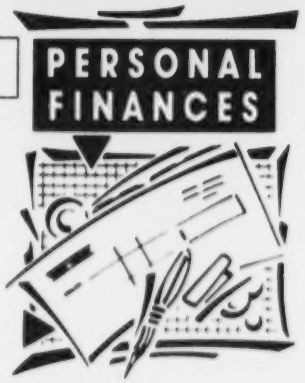
Using the information above:

Use a calculator if you wish.

1. How much interest will be charged after two and half months, to redeem the gold necklace?

2. What is the total amount payable to the pawnbroker, including the value of the necklace, the ticket and the simple interest?

Reading about Store cards



Skills you need before you begin:

- **Reading for information.**

Many of the large shops offer the customer a store card or Personal Account Card. Here are some statements to encourage you to own a store card.

Payment Protection Plan is designed to give you complete peace of mind by protecting your Card account payments if you are off work through sickness, accident or unemployment.

The first premium is free and then cover costs only 69p per £100 of your account balance outstanding each month.

You can withdraw up to £50 in cash on your card during any thirty day period.

10% Discount Weeks twice a year. Save pounds on some of the best fashion and home ideas around!

Exclusive statement offers for Cardholders, plus special free prize draws throughout the year.

Christmas Shopping Evening a chance to do all your Christmas shopping in a relaxed and festive atmosphere and save money too!

FOR OPTION ACCOUNTS

Your Credit Limit will be notified to you by us and may be varied by our giving you seven days written notice. The rate of interest will vary according to the method of payment used and will be as follows:

Interest for	Monthly Payments by Direct Debit	Monthly Payments by other means
Goods and Services	2.5% (APR 34.4)	2.65% (APR 36.8)
Cash and Cash Substitutes	2.5% (APR 35.1)	2.65% (APR 37.6)

Repayments will be by monthly payments of a Minimum Sum of £5 or 5% of the outstanding balance whichever is the greater. The statements you receive will show the Minimum Sum and the date for repayment.

FOR BUDGET ACCOUNTS

Your Credit limit will be notified to you by us and may be varied by our giving you seven days written notice. Repayments will be made on the 1st day of each month by direct debit and will be a Minimum Sum each month of one twenty-fourth of your Credit Limit.

Interest will be as follows:

For goods and Services 2.75% (APR 38.4)

For Cash and Substitutes 2.75% (APR 39.2)

And with Personal Account, you'll be able to make the most of **all** *the shops in the Burton Group — in fact up to 13 different stores with over 2000*

Sale Preview Evenings throughout the year Cardholders get first pick of the sale bargains, plus vouchers to help you save even more.

You are tempted to apply for a Card, but feel you should weigh up the advantages and disadvantages before going ahead.

Make a list of advantages, and disadvantages of being a card holder, using the information to help, and any of your own ideas.

You can use this for Wordpower Stage 1 Unit 1 Element 1 (B).

Letter of complaint to a Head Office

PERSONAL FINANCES

Skills you need before you begin:

- **Writing formal letters of complaint.**

By law, goods must be of merchantable quality, which means they must be reasonably fit for their normal purpose. If there is something wrong with what you buy, you should tell the seller at once.

Read the following:

You save up and buy your daughter her first pair of school sandals, which were expensive, being made of real leather.

£24.99

After only two weeks, the buckle broke on the right sandal.

You decide to take the sandals back to the shop where you bought them, with the receipt, and ask to speak to the manager. You demand that you either have a full refund, or a new pair of sandals. The manager feels that with wear and tear on the sandal, he can only offer you 50% off the price of the new sandals, and he will not exchange the original sandals for a new pair.

You feel so angry that you decide there and then to ask for the address of the Head Office to write a letter of complaint, stating your case. The address given was:

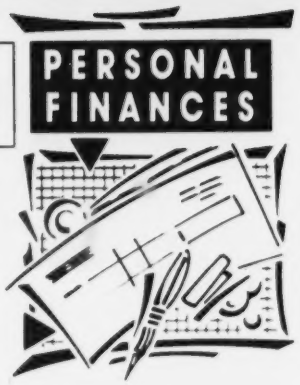
Customer Care Department, Sparks Shoes Plc, 10 Western Road, Stowerton, Suffolk ST14 6AA.

Using this information, write a letter of complaint to Sparks Shoes, Customer Care Department, stating your case, and what you expect them to do.

Use your own address and today's date.

You can use this for Wordpower Stage 1 Unit 4 Element 2 (A or B).

Using a telephone directory to find addresses and phone numbers for Benefits



Skills you need before you begin:

- Using a telephone directory.

Materials required:

- Local telephone directory.

Social Security offers help with all benefits. On the next page is a list of the various benefits available and which department can be of help.

To find the address and telephone number of your local Benefit Offices, you are advised to check in your local telephone directory.

Using your local telephone directory, write the following addresses and telephone numbers:

Local Council:

Address:

Tel. No:

Careers Office:

Address:

Tel. No:

Employment, Department of:

Address:

Tel. No:

Social Security or Health and Social Security

Address:

Tel. No:

You can use this for Wordpower Stage 1 Unit 1 Element 3

Using a telephone directory to find addresses and phone numbers for Benefits

Where to get help or advice

For advice or help with Social Security	Who can help	Address or phone number
General Social Security advice	*Freeline Social Security (free telephone enquiry service*	Dial 0800 666555
Enquiries about any benefit or pension, National Insurance and claims for most benefits	*Social Security office*	Check in the phone book under SOCIAL SECURITY or HEALTH & SOCIAL SECURITY (addressed postage paid envelopes are available from post offices)
Leaflets and claim forms for benefits	*Leaflets Unit or Social Security office*	Write to the address on page 52 or visit your Social Security office
Housing Benefit and Community Charge Benefit	*Your local council*	Check in the phone book under the name of your local council
War pensions	*War Pensioners Welfare Service*	Check in the phone book under SOCIAL SECURITY or HEALTH & SOCIAL SECURITY
Unemployment Benefit	*Careers office (for under 18s) or Unemployment Benefit office (for over 18s)*	Check in the phone book under the careers service or name of your local education authority
Income Support (for claims because of unemployment)	*Unemployment Benefit office*	Check in the phone book for EMPLOYMENT DEPARTMENT OF
Child Benefit claims	*Child Benefit Centre*	DSS (Washington) Newcastle upon Tyne NE88 1ER
Family Credit	*Family Credit Unit*	DSS Government Buildings Marbreck Hill Blackpool FY2 0YF
Agency Benefits (NHS charges)	*Agency Benefits Unit*	Agency Benefits Unit DSS Sandyford House Newcastle upon Tyne NE2 1AA
Hospital travel costs	*The hospital where you are being treated*	

Free telephone advice service

To get more information about Social Security benefits and National Insurance, there is a free telephone enquiry service – **Freeline Social Security.** Just dial **0800 666555.** You will not be charged for the call. The person taking your call will not have access to your papers, but will be able to give you general advice.

Advice in other languages

Information on Social Security benefits is available in 7 languages – Chinese, Turkish, Hindi, Urdu, Bengali, Punjabi and Gujerati. Ask for leaflet FB22 in the appropriate language.

Adjusting an estimated electricity bill

PERSONAL FINANCES

Skills you need before you begin:

- **Subtracting in 1000's.**
- **Multiplying using a decimal point.**

Below is an example of a typical, quarterly electricity bill. The bill states that it is Economy Seven prices. This means that there are two rates charged: the day units (normal) are 7.35p per unit, and the night units (low) are 2.68p per unit. In this illustration the 'present' meter readings have an 'E' after the numbers, which denotes an estimated figure.

Description	Meter Readings Previous	Present	Units supplied	Pence per unit	£
ECONOMY SEVEN PRICES					
DAY UNITS TO 21AUG	9290E	8420	870	7.35	63.94
NIGHT UNITS TO 21AUG	1784E	1424	360	2.68	9.65
QUARTERLY CHARGE					13.92
VAT 0.0% ON DOMESTIC USE OF		£87.51			0.00

SEEBOARD - DOING A POWER OF GOOD FOR CUSTOMERS AND SHAREHOLDERS

*E denotes estimated reading - *C denotes customers own reading
See overleaf if you wish to correct an estimate and receive an amended account, and for other information

AMOUNT DUE £ 87.51

In fact the present meter readings were as follows:

day units (normal – 9193

night units (low) – 1609

To find the true cost of the bill you need to subtract the previous reading from the true, present reading, and then multiply the figures by the appropriate unit costs.

By using the electricity bill and present meter readings, work out the following:

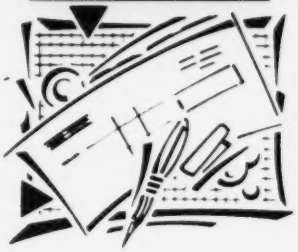
Use a calculator if you wish.

1. **The true cost of the day units.**
2. **The true cost of the night units.**
3. **Adjust the bill to its correct amount.**

5.1

Writing a cheque for the telephone bill

PERSONAL FINANCES



Skills you need before you begin:

- Writing numbers in words.

Below is a typical quarterly telephone bill from BT.

British TELECOM

Telephone Account

CHARGES FOR TELEPHONE SERVICE

CURRENT CHARGES

Rental-System 01/02/90 to 30/04/90	15.35	
Rental-Apparatus 01/02/90 to 30/04/90	3.50	
Metered Calls - See Statement	10.252	
Itemised Calls - See Statement	21.956	
Total of Current Charges (Excl VAT)	51.05	
Value Added Tax at 15.00%	7.65	
Total of Current Charges (Incl VAT)		58.70
Total Amount Due	£	58.70

Make out a cheque to pay for the telephone bill.

19 ..... 19 ... 00-00-01

TOWN BANK PLC

Pay _____ or order

£ _____

£ _____

000431

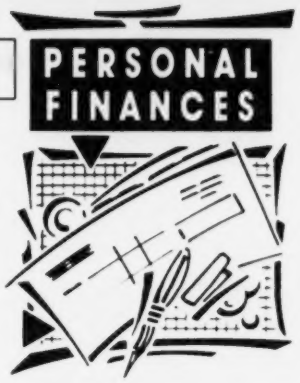
Cheques made payable to British Telecommuniations Plc.

Check you have completed the cheque correctly:

- the date
- the amount in words and figures
- completed the cheque stub
- the name of the company you wish to pay
- your signature

You can use this for Numberpower Foundation Unit 1 Element 3 (D).

Answers



Planning a weekly budget

1. £124.00
2. With £15 per week pay rise, £139.00.

Planning a monthly budget

Check amounts total £1,250.00.

Reading a magazine article on budget tips

1. Diet, smoking, drink, implement a strict budget.
2. May be able to negotiate a temporary freeze in payments.
3. Citizens Advice Bureau.
4. Shops offer credit facilities freely. Television and radio advertisements encourage people to spend.

Reading a repayment table for a car loan

1. Without CoverSure £4,240.44
   With CoverSure £6,048.60
2. Without CoverSure £6,048.60
   With CoverSure £7,176.00

Request for a car insurance quotation TUTOR GUIDELINES

Tutor – clerk at Minster Insurance Company
Student – member of public

Suggested Format
Student – telephone insurance company
Tutor – Minster Insurance Company, which department do you require?
Student – motor
Tutor – Motor claims or new business department?
Student – new business
Tutor – New business department, what do you require?
Student – a quotation for a car insurance
Tutor – can I have details on the following.

- name, address including post code
- make and model of the car
- how many cc's has the engine
- what the of cover – fully comprehensive – third party, fire and theft
- named drivers
- voluntary excess
- no claim discount.

Tutor – quotation on the above facts is £120 – would you like me to send you a proposal form
Student – yes
Tutor – name and address please

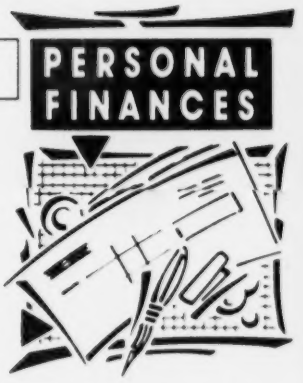
Writing a covering letter

Check student has written a covering letter.

Filling in a motor accident report form

Check Report Form has been understood and completed correctly.

Answers



Planning a visit to the Bank, using the new opening hours

1. 40 minutes.
2. 4.10 pm.
3. Yes.
4. 5.05pm.

Comprising two different Current Accounts

1. Interest on credit balance; overdraught facility available; £50 guarantee card; cash machine card.
2. Maxim account, Halifax.
3. Abbey National.
4. Student's choice.

Selecting the best Savings Account

1. Chelsea Building Society.
2. Check student has written a descriptive piece of writing, signature, date.

Reading a form for non-tax payers

1a. Yes 1b. Name, address, date of birth, Bank, Building Society, Branch, Account no., signature, date.

2. Bank or Building Society.
3. Tell the Bank or Building Society straight away.

Calculating the interest to pay a Pawnbroker

1. £10.00 2. £91.00

Reading about Store cards

Check the list of advantages and disadvantages of being a card holder.

Letter of complaint letter to a Head Office

Check student has written a complaint letter.

Using a telephone directory to find addresses and phone numbers for Benefits

Check with your local telephone directory.

Adjusting an estimated electricity bill

1. £56.81 2. £4.95 3. £75.68

Writing a cheque for the telephone bill

Check the cheque has been completed correctly for £58.70.

Vocabulary Skills

- Choosing Vocabulary for your CV – **WP, Stg 1**
- Describing yourself in job applications

Form Filling

- Job Application Form – **WP, Stg 1**

Access Skills

- Using Yellow Pages – **WP, Stg 1**
- Finding out the cost of a Classified advert – **WP, Stg 1**
- Using calendars and diaries to get organised – **WP, Fdn**

Reading Skills

- Getting the main point from a Job Advert – **WP, Stg 1**

Map Skills

- Finding a route from a map – **WP, Fdn**

Numeracy Skills

- How long does it take?
- Rounding your mileage
- Working out the cost of a Classified Advert – **NP, Stg 1**

Graphs/Charts/Tables

- Analysing the local job market statistics – **NP, Stg 1**

Writing Skills

- Write your own newspaper Advert – **WP, Fdn**
- Writing letters to employers – **WP, Fdn**
- Write your own CV or Personal History

Finding out the cost of a Classified advert

Skills you need before you begin:

- Finding information from a newspaper.
- Using the phone to get information.
- Taking notes from a phone conversation.
- Reporting information.

Before you can place an **Employment Wanted** advert in your local newspaper, you will have to find out how much it is going to cost. The cost of placing an advert depends on:

- **the number of words and/or lines used**
- **the number of times the advert appears in the paper**
- **the section in the Classified Adverts pages that it will appear under** ***Employment Wanted*** *adverts usually come under* ***Situations Vacant.***

Newspapers often carry an advert at the beginning or the end of the Classified Adverts pages, with details of how to get more information on the cost of placing an advert.

It will always give a phone number to ring for more information.

1. • Get a copy of your local newspaper.

     If you have more than one newspaper in your area, get copies of them too.

   • Find the Classified Adverts pages.

   • Find details of the phone number to ring for more information about how to place an advert and its cost.

     Write them down for future reference.

Get your finished Employment Wanted advert, as well as a notepad and pen. You will be well prepared to answer any question asked, and takes notes.

2. Phone for information to each newspaper you have listed on the cost of placing your advert.

3. Make notes on the information given to you and show them to a tutor, or report the information to a tutor.

Now that you have all the information you need, perhaps you would like to go ahead and place your advert. If you do, cut it out from the newspaper and show it to your tutor.

You can use this for Wordpower Stage 1 Unit 5 Element 2

5.7

Working out the cost of a Classified advert

Skills you need before you begin:

- Multiplying and subtracting money amounts.
- Working out 25% and 50% reductions.
- Paying a bill using cash or a cheque.

The **Evening Post** charges **7p a word** for adverts placed in their Employment Wanted column.

There must be a **minimum of 3 lines with about 5 words on each.**

There is a **25% reduction per night** if the advert appears for **2** nights.

There is a **50% reduction per night** if the advert appears for **3 or more** nights.

Here is the advert to be placed.

> **Painter Decorator** requires part/full-time employment. Fully trained & experienced. Commercial, domestic. No job too small. Own tools and van. Tel. 458231 anytime.

1. Work out how much it will cost to place this advert for Wednesday, Thursday, Friday and Saturday nights.
2. Show a tutor how you would pay the bill for the advertising, using cash or a cheque.

You can use this for Numberpower Stage 1 Unit 1 Element 1 (E or F).

Write your own newspaper advert

Skills you need before you begin:

- **Writing in note form.**
- **Reading newspaper adverts.**

Many newspapers carry **Classified Adverts.**

The Classified Adverts columns have details of things for sale, local entertainments and many other services, as well as job vacancies. So, the Classified Adverts pages are a good place to start looking for a job. But they are also a good place to **advertise yourself.**

Often you cannot find a job advertised that is *just right* for you. Why not place an advert in the **Employment Wanted** column of your local newspaper?

Tell the readers what you can do and how they can contact you. Maybe there is an employer out there who needs someone with just the skills you have to offer?

EMPLOYMENT WANTED

BRICKLAYER REQUIRES Employment fully experienced in all aspects of the trade, own tools & transport. — 703922 after 4 pm please.
FEMALE STUDENT TEACHER requires work for Summer Vacation, with children or similar preferred, within Nottingham area. — 269303.
GROUNDWORKER Experienced to D.P.C. Plus concrete and steel fix, seeks employment. — Notts 785125.
HARD WORKING LADY Seeks Employment at Home. Experienced in Tele-sales, Secretarial work, booking appointments etc. — Phone Notts 681325.
MALE STUDENT REQUIRES Work from now until October, anything considered. — Telephone 03317 2184.
MAN 31 SEEKS EMPLOYMENT in Technical Writing, Computer Operating, Purchasing, Book-keeping, Warehousing, Retailing or any other clerical or manual work. — Telephone Ken Grundy on 263367.
OWNER DRIVER seeks part time employment, Indoors or outdoors — Telephone 255960
PAINTER DECORATOR Requires employment. Commercial, domestic etc. Good paper hanger, own tools. — Tel. 279615.

Look at these examples of Employment Wanted adverts.

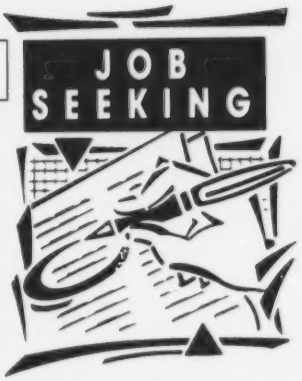
1. Try writing an advert about yourself to be put in the Employment Wanted column of your local paper's Classified Adverts pages.

- Do it in rough first. Then check your spellings in a dictionary.
- Remember to include details of how you can be contacted.
- Give a phone number, if possible.

If you don't have a phone of your own, perhaps friends or relatives would let you put their number in the advert. But you must be sure that they are happy to do this for you. Remember they will have to take your messages.

You can use this for Wordpower Foundation Unit 4 Element 1 (C or D).

How long does it take?



Skills you need before you begin:

- **Adding up and taking away hours and minutes.**
- **Using 12 and 24 hour clock.**

You have read in your local newspaper that a large company is holding interviews at their headquarters in Linchester, 120 miles away.

You telephone the company and they ask you to attend an interview at 2.30 the next day.

1. A train leaving at **11.05** from your local station will arrive at Linchester station at **13.45.**

   How long is the journey in hours and minutes?

2. The coach from your local bus station leaves at **9.50am** and arrives at Linchester coach station at **1.13pm.**

   How long is the journey in hours and minutes?

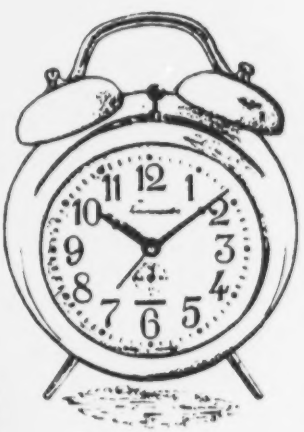
The company tells you that the interviews will be finished at **5.00pm.**

3. There is a train leaving Linchester at **17.33.**

   What time would you expect to arrive home?

4. There is a coach leaving Linchester at **6.00pm.**

   What time would you expect to arrive home?



Rounding your mileage

Skills you need before you begin:

- Rounding numbers up and down.
- Taking away whole numbers.
- Multiplying whole numbers.

Often, when you go for a job interview, the company will pay your travelling expenses. if you go by coach, bus or train, they will usually pay your fare. If you use a car, they will usually pay your travelling expenses, based on the number of miles you have travelled. The amount they pay per mile will vary from company to company.

You have been asked to attend an interview for a job as a salesman at the head office of a company which is a two hour drive away from your home. The company informed you in their letter that they will pay you travelling expenses.

Before you set out from home, you write down the mileage reading which is:

39,457

When you arrive at the company's head office, you write down the new reading which is:

39,536

The Personnel Officer gives you this **Expenses Claim Form** to fill in:

Name: _____

Position applied for: _____

Single or Return bus/coach/train fare (2nd class only):
Delete as appropriate

Total Mileage single/return:
Delete as appropriate
(Please round mileage to nearest 10)

Signed: _____

1. Work out the mileage you have done from home to the interview from your mileage readings.

   Make a claim for your **return trip** by completing the form.

   Remember to round the mileage to the nearest 10 miles.

Getting the main points from a job advert

Skills you need before you begin:

- Reading job adverts.
- Making notes of key points.

Read this newspaper advert.

Frederick Sturmer Paints

Master Paint Makers to the Motor Vehicle Trade since 1904

Frederick Sturmer Plc, the leading manufacturer of vehicle paints in the UK, will be opening their new Headquarters in this area in the next few months.

We are looking for **Demonstrators/Sales Personnel** to promote our products nationwide.

Successful applicants are likely to be already involved in vehicle respraying, although applications are welcomed from men and women with practical ability and a keen interest in motor vehicles of all types. The job is likely to involve demonstrations and testing of products. Full, clean driving licence essential.

Attractive salary and company car provided. Full product training will be given.

Please apply in writing only to: Mrs Khan, Chief Personnel Officer, Frederick Sturmer Plc, Sturmer House, Linton LT2 5PK.

Either:

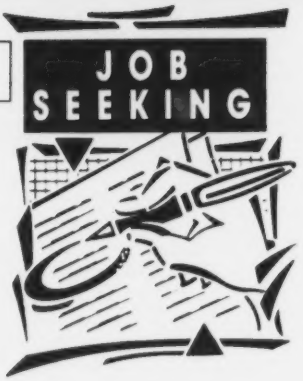
Write down in your own words what you think are the main points to note from this advert.

OR

Tell a tutor, in your own words, what you think the main points are in the advert.

You can use this for Wordpower Stage 1 Unit 1 Element 1 (B)

Writing letters to employers



Skills you need before you begin:

- **Reading job adverts.**
- **Writing letters for job applications.**

Here are 2 examples of job adverts from a local newspaper.

Both of them ask you to write in for an application form and details of the job. They will send the form and any other details to you.

- Some employers ask you to 'phone up. They may ask you some questions over the 'phone. This can be difficult if you're not very good on the 'phone.
- Some employers ask you to drop in to pick up the form and details. They often ask you to fill in a form there and then. This can be difficult for some people.

So, if you like to take your time looking at the job details and filling in the form, it is a good idea to **write in** to the employer.

Wanted Urgently
Part-time agents required to sell children's clothes on party plan basis. No cash outlay. Full training given. About 20 hours a week. Transport needed. Good basic plus commission for right people. Couples welcome. For details and application form write to: **B&J Fashions, Unit 5, Edward Industrial Estate, North Belton.**

IMMEDIATELY REQUIRED
Supermarket shelf-fillers to work on late-night duty, including weekends. No previous experience needed, though basic knowledge of warehousing would be an advantage including using a VDU. Training given. Good rates of pay. Overtime available. Late night transport provided. Good promotion prospects.
For further details and application form please apply in writing to:
The Personnel Manager
Superquick Stores,
Arklington Centre, Sheepton.
Please quote reference SQ12.

Choose one of these adverts.

Write a letter, asking for an application form and job details.

Get a copy of your local newspaper.

Look up the section that has job adverts.

Choose some jobs that you would like to apply for.

Write letters to them, asking for application forms and details of the jobs.

You can use this for Wordpower Foundation Unit 4 Element 1 (A or B or D).

Describing yourself in job applications

Skills you need before you begin:

- **Knowing the order of the alphabet.**
- **Using a dictionary.**
- **Using memory aids to remember spellings.**

If you are applying for a job, many companies ask you to write to them.

They ask you to put down details about your education, training and work experience.

It is a good idea to include brief information about what you consider to be your best personal qualities – the kind of things that make you a good employee. Remember that you are trying to tempt the company to invite you for an interview. Then you have really got a chance to show them who you are and tell them what you can do.

There are lots of very useful words to use to describe your personal qualities in an impressive way that may interest the employer enough to give you an interview. It is no good writing a badly spelled letter. This worksheet will help you to understand and use a wider range of describing words, and practise some of the more difficult spellings.

You will need to have a good dictionary handy to do this worksheet.

1. Reliable Capable Dependable Amiable Sociable
2. Conscientious Industrious Meticulous Ambitious

Look at these two groups of words. They are all useful describing words (adjectives).

Notice that all of the words in the first group end in **able**.

All the words in the second group end in **ous**.

1. Look up each adjective in your dictionary and write down its meaning.
2. Try the **Look, Cover, Write, Check spelling method** on the word until you are sure that you have memorised it properly. If you didn't know what this means, ask a tutor.
3. Write out a sentence that begins:

   I consider myself to be .....because .....
4. Try writing a whole paragraph that uses all the **able** words, and another one that uses all the **ous** words.
5. Write down any other adjectives you can think of that describe your best qualities.

Perhaps a friend or relative could give you some help?

Job application form

Skills you need before you begin:

- **Reading job application forms.**
- **Filling in job application forms.**

On the next 2 pages you will find a copy of a **real** job application form.

It is the one issued by Sainsbury's in 1991.

It is the standard application form used for people wanting permanent part-time or full-time work in Sainsbury's stores.

It is typical of the kind of application forms used by large companies.

Before you begin to fill the form in, **spend plenty of time:**

- **reading** through the whole form carefully
- **checking** the meaning of any words or phrases you are not sure about. (You may find a dictionary useful)
- **making notes** on the information you are going to include on a spare piece of paper
- **checking** any dates, addresses, etc., that you are going to give
- **looking up** spellings of words you need in your dictionary
- **practising** on a photo-copy.

1. When you feel that you are ready, tell a tutor what you would need to fill in.

You can use this for Wordpower Stage 1 Unit 3 Element 1 (B)

Job application form

SAINSBURY'S

Please complete in block capitals and return to:-

CONFIDENTIAL
Application for Employment

Position applied for	Source of introduction, e.g. which paper and date, or other Publication, which Agency or Personal Recommendation

PERSONAL DETAILS

SURNAME	Mr Mrs Miss	FIRST NAMES
Present Address Telephone No:		Home Address (if different) Telephone No:

Age	Date of Birth	Place of Birth	Present Nationality	National Insurance No:

Present marital status	Maiden Name	Ages of Children under 18

If you have any relatives employed by Sainsbury's please give name and branch/department	If you have worked for Sainsbury's before please enter branch/department and dates

Please give name and address and telephone number of person to contact in case of emergency

Do you hold a current driving licence?

For applicants under 18 years of age:
Are you living with your Parents, Guardian or Relative?
If with a Guardian or Relative, please give name and initials

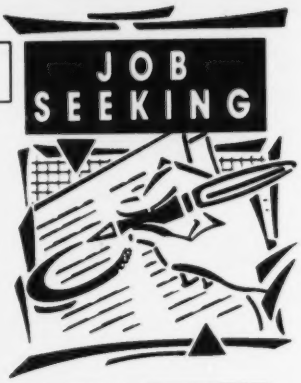
Hobbies and Interests

EDUCATION Secondary or Technical Education from age 11. State if part time

Date		Names addresses of schools or colleges	Examinations with subjects, and dates	Results
From	To	*(Show most recent first)*		

SS/PER/REC/8 Rev. 1/81 SO383

Job application form



EMPLOYMENT HISTORY

Dates From	Dates To	Name and Full address of employer(s) (Show most recent first)	Average Weekly Wage	Position Held	Reason for leaving

I certify that the information given on this form is to the best of my knowledge correct. I understand that any engagement entered into is subject to passing a medical examination, if required, and references proving satisfactory

Applicants Signature Date

PERSONNEL DEPARTMENT USE ONLY

Interview Notes

Interviewers Signature Date

Dress Size	Trouser Size	Shirts, Polo Necks etc		
Branch	Ref 1	Ref 2	Job Code	Starting Date
Medical	Action and Reason			

SS/PER/REC 8 Rev 1 81 SO383

Choosing vocabulary for your CV

Skills you need before you begin:

- **Using a dictionary to check meanings of words.**
- **Writing short descriptive pieces.**

You are applying for a job as a Care Assistant in a residential home for the elderly. The job involves day to day personal care of the residents, serving meals, routine cleaning, chatting to residents, organising activities and entertainment, amongst other duties.

Here is a range of vocabulary.

Some of it could be used in your CV or Personal History to show an employer that you have the right skills for this job.

But some of it is **not** suitable at all!

sincere	**diligent**	**abrasive**	**effervescent**	**energetic**	
futile	**sympathetic**	**meticulous**	**slipshod**	**sullen**	**dull**
thorough	**reliable**	**shabby**	**dubious**	**volatile**	**gentle**

1. Start by checking that you understand the meaning of every word.

   Check with a tutor that you are pronouncing each word correctly.

   Underline all the words that you think would be useful to describe yourself for the Care Assistant's job.

   Look up the meanings of words you are not sure about.

   Write down their meanings.

   Learn any spellings that are new to you.

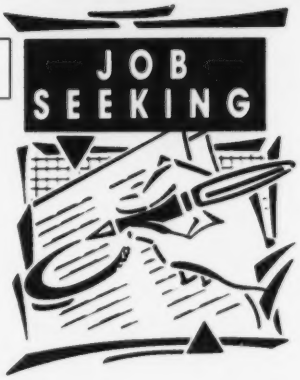
2. Write a paragraph about why you think you are the right person for this job.

   Use some or all of the vocabulary that you have selected from the list. Add new vocabulary that you think is suitable, checking meanings and spellings in a dictionary, if you are at all unsure.

You can use this for Wordpower Stage 1 Unit 1 Element 3 (1)

You can use this for Wordpower Stage 1 Unit 4 Element 2 (2)

Write your own CV or Personal History



Skills you need before you begin:

- **Write about yourself.**
- **Setting out information neatly.**

Many jobs adverts ask you to send in a **CV** when you apply for a job. CV is short for a **curriculum vitae** (pronounced *veetay*). A curriculum vitae is the same thing as a Personal History Record.

It should give information about:

- *personal details*, name, address, date of birth, nationality, marital status.
- *education* – secondary, further and higher education
- *training* – any courses you have taken including YT and ET, for example
- *work experience* – including names of companies, dates of employment and jobs you have done since leaving school or college
- *hobbies and interests*
- *referees* – the names, addresses and occupations of 2 or 3 people who can give reliable information about you to the employer (these should **not** be friends or relatives).

It can take a long time to get a CV or Personal History Record just right but the effort is worth it in the end. A good CV can give you the edge you need over other applicants!

Here are a few tips to help you:

- You must make sure that you have **included all relevant information.**
- Make sure that your **referees are able and willing** to be contacted by an employer.
- Make sure you have put down **correct names, addresses and dates.**
- **Check all spellings carefully.**
- Spend time on **drafting and proof-reading** the information.
- Think carefully about how to **set the information out** so that it is **clear** and **easy** to read.
- Don't make it too long. Use **note style** if is it getting too wordy.
- Try to get it all onto **a couple of A4 sheets,** or less if you can.
- Use a typewriter, or even better, a word processor for the final copy. You must make the CV look **as neat as possible** – it gives the employers their first impression of you, before they have the chance to meet you.

1. Write your own CV or Personal History Record. *(see the following page).*

Write your own CV or Personal History

Here is a copy of a made-up CV sheet to give you a few ideas to get you started.

Your tutor may be able to give you others to look at, as well as more information on what to include, e.g. quoting referees, etc.

Personal History

Name: John Frank Ward
Address: 8 Kirby Road, Lenton Boulevard, Nottingham NG5 6PQ

Date of birth: 7th August 1958
Age: 31 years

National Ins. No: WE456892 1
Marital Status: Single

Education:

Schools: September 1970 – June 1976: Intake Comprehensive School, The Meadows, Nottingham
Exams passed: CSE Maths, Technical Drawing, Metal Work.

Further Education: June 1977 – September 1978 – Northern College, Nottingham
Adult Education classes in woodwork – evening classes
Exams passed: City & Guilds Certificate in Woodwork.

May 1989 – current: Online to Learn Open Learning Centre, People's College, Nottingham.
Open Learning in English, Maths and Word Processing
Exam to be taken June 1992: City & Guilds Wordpower Certificate.

Work Experience: September 1978 – June 1979: Tomkins' Greengrocers.
General shop duties, i.e. cashier, stock control.

October 1978 – June 1981: Skaife's Woodyard & Joiners.
Delivery driver, stock control and sales. Some simple joinery work.
Made redundant.

July 1981 – February 1984: Unemployed.
Did voluntary work in physically handicapped wood and metal workshops, Ambergate House, St. Anns, Nottingham.

March 1984 – April 1989: Portland College, Workshop, Nottingham.
Part-time woodwork instructor for the physically handicapped.
Made redundant due to Social Services cuts in budget.

Hobbies/Interests: I enjoy reading, especially science fiction and watching Sci-Fi films.
I play football for the local team. I act as referee for Portland College's games. Most of my spare time is taken up with designing aids, gadgets in wood and metal to help the disabled. I am studying maths and English by Open Learning to help me to express myself better when I am communicating with manufacturers and possible buyers of my inventions.

Additional Info: I hold a full, clean driving licence.
I am insured to drive any Notts County Council Social Services Department mini-bus.

References:

Mr J.R. Dunnet (M.P.)
89a Forest Road West
Nottingham NG2 2YZ

Mr I. Carter
Senior Care Assistant
Portland Training College
Nottingham Road, Worksop, Notts

Using calendars and diaries to get organised

Skills you need before you begin:

- **Using calendars and diaries.**
- **Using different formats for dates.**
- **Noting down key information.**

You have applied for a lot of jobs over the past few weeks.

You have kept a note of the companies and their addresses, the jobs you've applied for, and the dates you applied to each one.

They are noted down here, but in a very messy way.

You could easily lose or forget some of the information.

1st – Vegetable Cook, Kline's Hotel Main Avenue.

Brown's Restaurant 7th – 2nd Chef. 54 Wells Rd, Breeston

16th Clarke Hotel Assistant Cook Motorists Lodge A264, Cheriston

19th Supervisor Big Burger Main Road, Breeston

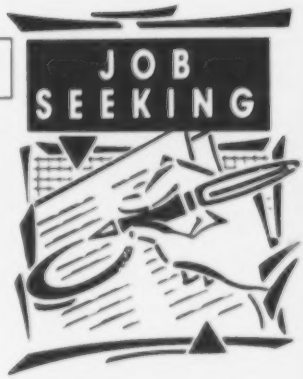
22nd Commis Chef L'Escargot Rest. Tel 294617 (Manager – Miss Verte)

1. Set up a diary for this month.
2. Enter in the details of each job that you've applied for in the right place on the diary or calendar.

   This will give you a clear and organised way of recording which jobs you have applied for and exactly when you applied.

You can use this for Wordpower Foundation Unit 3 Element 2 (B)

Analysing the local job market statistics



Skills you need before you begin:

- **Reading pie charts.**
- **Interpreting information given in pie charts.**
- **Using statistical information to make choices.**

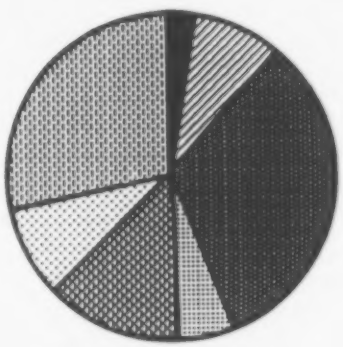
You have applied to your local Job Centre to get onto an Employment Training scheme so that you can learn a new trade.

You are asked to attend for an interview at an E.T. Training Manager's workshop.

The Training Manager who interviews you says that they are able to offer training in a wide range of skill areas. Before you choose from the training on offer, it would be a good idea to find out which skills are in demand in your area, and which skills have high levels of unemployment.

Your local Job Centre gives you a copy of this pie chart to show unemployment statistics of key skills in your area. The chart represents actual numbers of skilled people who are unable to get work locally in these skill areas:

Unemployment: August 1991



Skill Areas

- Catering
- Clerical
- Construction
- Warehousing
- Haulage
- Printing
- Engineering

1. From your analysis of this pie chart, which area of E.T. training should you most avoid?

2. Which skill area shows the lowest level of unemployment?

3. Approximately what percentage of the unemployed do those looking for work in haulage represent?

You can use this for Numberpower Stage 1 Unit 6 Element 1 (B or F).

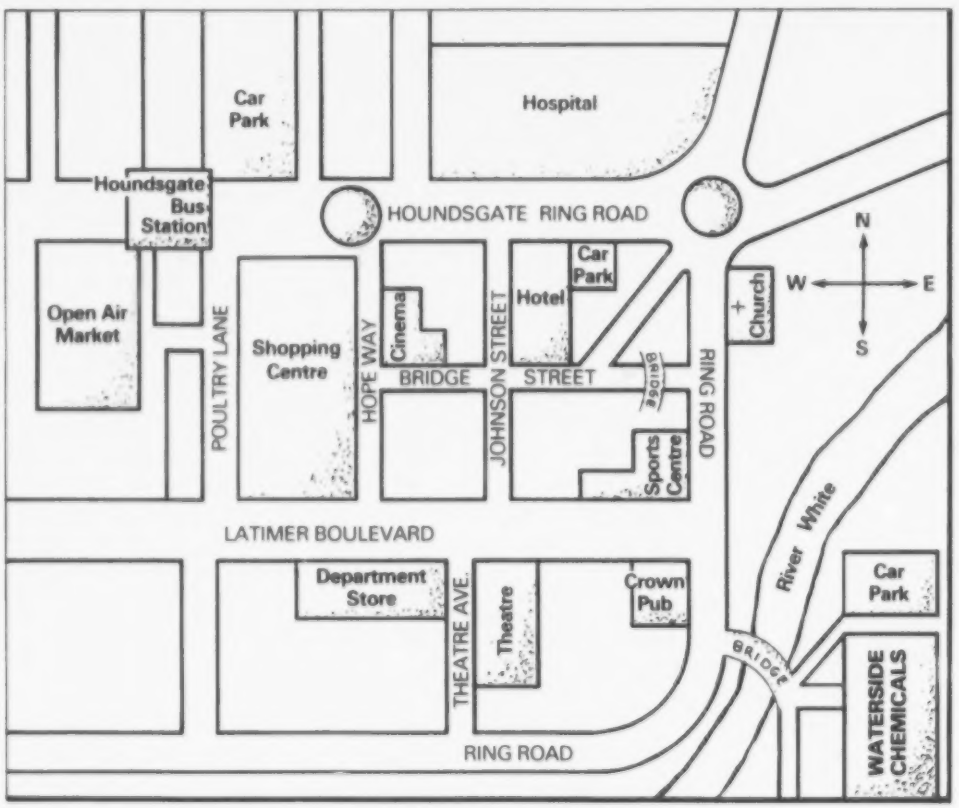
Finding a route from a map

Skills you need before you begin:

- Reading maps and street plans.
- Giving directions.

You have applied for a job at Waterside Chemicals.

They write to you, asking you to attend for an interview, and send you this map of how to get to their factory:



1. Using the map, tell a tutor which route you would take to get from Houndsgate Bus Station to Waterside Chemicals.

You can use this for Wordpower Foundations Unit 2 Element 2 (A, B or D)

Using Yellow Pages

Skills you need before you begin:

- **Looking up information in an alphabetical index.**
- **Using page numbering systems.**
- **Noting down information accurately.**

You may find it useful to contact employment agencies in your area about full-time, part-time or temporary work.

It would be a good idea to draw up a list of all the agencies in the area that deal with jobs you are interested in.

You can then write to them or 'phone them up, asking about possible vacancies. Some of the agencies also offer free training on interview techniques etc. It may be worthwhile asking about all the services they can offer to you.

1. Find the most up-to-date copy of your local Yellow Pages.
2. From the **Contents Page** at the beginning of the book, find out where to find the **Index of Headings.**
3. On which page can you find the reference to **Employment Agencies & Consultants** in the **Index of Headings?**
4. Are there any sub-headings mentioned which might be useful to look at?

   If so, what are they, and on which pages in the directory would you find the information?
5. Now draw up a complete list of all agencies, consultants, etc., that you think would be worth contacting about jobs.

   Include names, address, phone number for each entry.

You can use this for Wordpower Stage 1 Unit 1 Element 3 (B or C).

Answers

Finding out the cost of a Classified advert

To be checked by tutor.

Working out the Cost of a Classified advert

1. £3.36 2. To be checked by tutor.

Write your own newspaper advert

1. To be checked by tutor.

How long does it take?

1. 2 hrs 40 mins 2. 3 hrs 23 mins 3. 20.13 4. 9.23pm.

Rounding your mileage

1. To be checked by tutor - mileage should be rounded to 160 miles.

Getting the main points from a job advert

1. To be checked by tutor.
2. To be checked by tutor.

Writing letters to employers

Both to be checked by tutor.

Describing yourself in job applications

To be checked by tutor.

Job application form

1. To be checked by tutor.

Choosing vocabulary for your CV

To be checked by tutor.

Write your own CV or Personal History

To be checked by tutor.

Using calendars and diaries to get organised

To be checked by tutor.

Analysing the local job market statistics

1. Construction. 2. Catering. 3. 15%.

Finding a route from a map

To be checked by tutor.

Using Yellow Pages

To be checked by tutor.

Providing Information

- Using a remote control – WP, Stg 1

Following Written Instructions

- Using a video recorder – WP, Stg 1

Reading for Information

- Confidence in the press – WP, Stg 1
- Reading the newspaper – WP, Stg 1
- Accommodation – WP, Stg 1
- Looking for a job – WP, Stg 1
- Your stars – WP, Stg 1
- Problem Page – WP, Stg 1

Reading forms

- Applying for your TV Licence – WP, Fdn

Filling in Forms

- TV licence – WP, Fdn
- Paying for your TV Licence – WP, Stg 1

Writing about your ideas

- Your Stars – WP, Stg 1
- Trivia – WP, Stg 1

Reassuring others

- The Problem Page – WP, Stg 1

Obtaining information from the TV

- Making notes from the TV – WP, Stg 1

Reading charts and tables

- Confidence in the Press – WP, Stg 1
- Who reads what? – WP, Fdn

Writing Letters

- Looking for a job – WP, Stg 1
- Writing to the newspaper – WP, Stg 1
- The Problem Page – WP, Stg 1

Reading the newspaper

Skills you need before you begin:

- **Reading newspapers.**

Look at these headlines and the first part of some aricles.

- Match the headlines with the articles.
- Note it down.

Headline 1 matches article ..
Headline 2 matches article ..
Headline 3 matches article ..
Headline 4 matches article ..
Headline 5 matches article ..

Newspapers often use a special kind of language. A difficult word or phrase is used instead of a simple word. This makes some newspapers particularly difficult to read if English is not your first language.

For example, rolling out the red carpet = welcoming

- Try to find phrases that mean:
  a. Starting
  b. Party or celebration
  c. Singers

D

CALLING all Haggerston School old girls – you are wanted for a grand reunion bash to celebrate the school's silver jubilee.
Former pupils and staff are invited to the reunion at the girls' school in Weymouth Terrace which takes place from 5pm on Saturday, July 20, after a summer fair kicking off at 2pm.
And it is just one of the events being planned to mark 25 years of classroom memories.

Good voice 2

MP backs a crackdown to block racist marches 4

MORE than 700 Hackney schoolkids will take the stage as a huge choir for the borough's first ever Festival of Voices. Budding songsters from 22 primary schools throughout Hackney will hit the high notes at 5.30pm next Friday in the theatre at the Woodberry Down Adult Education Institute on the Woodberry Down Estate.

C

RACE-HATE marches through Bethnal Green should be banned, the area's police chief said this week.
Superintendent Ivan Sterling said stronger police powers to halt demos which might incite racial strife, although hitting free speech, would make the force's task much easier.

B

Reunion plan for old girls 1

BATTLING Boris Yeltsin is making all the headlines as the new boss of all the Russias – but could he be lined up for a glamost visit to Hackney?
Town Hall chiefs may find themselves rolling out the red carpet for Gorby's big rival, as part of the growing twinning links between the borough and a Moscow district.
For Mr Yeltsin's new presidential office in the Russian parliament lies in Krasnaya Presnya, Hackney's Soviet twin, and that puts him top of the twinning invitation list.
New mayor Gerry Ross would love to see the controversial Russian leader in town to give a massive boost to Anglo-Rus-

E

Garden party 5

Russian leader Boris set for red carpet treatment 3

JOBS bosses are holding a special garden party today (Friday) to mark the success of people who have been out of work for years and have now managed to find employment. The Westminster Training and Development Association, based in Cambridge Heath Road, Bethnal Green, is funded by the East London Training and Enterprise Council and helps the long-term unemployed to get jobs.

A

You can use this for Wordpower Stage 1 Unit 1 Element 1.

Accommodation

Skills you need before you begin:

- **Reading the small adverts.**

Look at these adverts from the newspaper for bedsits and flats.
There are sixteen.

- Answer these questions.

1. The most expensive accommodation advertised is for a flat for £295 a week. Write down the area.

2. What do these abbreviations mean?

   pw

   DHSS

   kit/bthrm

   inc

   Tel

   s/c

3. Which is the cheapest place advertised?

4. What is the difference between –

   a room

   a bedsit

   a flat

5. Some advertisers put 'No DHSS'. What does this mean?

Accommodation To Let

AVAILABLE ROOMS TO LET IN CLAPTON
Prices from £35 pw, including bills.
Telephone 081-806 2390 For details

LUXURIOUS DOUBLE BEDSITTER
Share kit/bthrm, one other tenant, quiet family home, suit business persons, £65 inc.
071-249 4460

BEDSITS TO LET BEDSIT TO LET E8, E9
071-249 6217

WC1 GRAYS INN ROAD
Luxury 2 bedroom fully furnished flat, fitted kitchen, 2 bathrooms, all amenities.
£259 P.W.
Phone Chris
071-833 3615

FURNISHED ROOM, SINGLE AND DOUBLE
Clean and tidy, cooking facilities, share bathroom
Wilton Way, Hackney. No DHSS
071-241 5580

ISLINGTON
Newly refurbished rooms to let
from £45 pw
Telephone
071-354 3060
or
0860 479863

A COMFORTABLE, self contained room, cooker, fridge Stoke Newington, near main services, suitable for man. 071-254 0021. 25907

ALL FURNISHED accommodation to let, East London and Docklands 071-702 7429. PJ11934

ATTRACTIVE BEDSIT, Hackney. Own cooking facilities, fridge and phone, £50 weekly. Tel: 081-954 2222. SB11868

BED AND BREAKFAST, central heating etc., singles and doubles 081-806 3006. MTM12408

BEDSITS DOUBLE/Single, £70 & £40. E9/E2 Tel 071-739 5883. RJ12131

ES/N16 1 bedroom flat £95-£100 pw. N16 3 bedroom flat £159 pw. E5 4 bedroom house £180 pw. rooms from £35 pw. 081-985 8507. E10 1 bedroom flat £80 pw. 3 bedroom house £150 pw. E7 2 bedroom house £120 pw. E5/E8 rooms & bedsits 081-985 8507.

FURNISHED S/C Flats - N15, N16, 2/3 sharing £40pw 081-802 2101 MF54997

FURNISHED ROOMS flats E17, N15, N16, £35, £45 081-802 2101. 25887

FURNISHED FLATS E2, E9, 3/4 sharing, £35 each 081-802 2101. 25887

FURNISHED FLATS N4, N16 suit couple, £55, £65. 081-802 2101. 15887

You can use this for Wordpower Stage 1 Unit 1 Element 1.

Looking for a job

Skills you need before you begin:

- Looking at the jobs adverts.

These adverts were all in the **Situations Vacant** column but only some of them advertise jobs.

MALE YOUTH WORKERS

needed for 5 weeks from 29th July to work with young people with disabilities. (Posts are exempt from provisions of the 1975 Sex Discrimination Act). Applications from black men are encouraged because they are currently under represented in the team. Pay: £35 per day.

Write for details and application form to:

The Spring Lane Project,

Become a Driving Instructor *with the National Training Organisation*

Is this a career that you always thought you would like to try? Or, like so many of our customers, does your present job security seem a little unpredictable at the moment? *Why not investigate the possibility of training to become a Driving Instructor in simple stages without jeopardising your present job.* You could start with Home Study and end up with a high earning potential and a job with our National Driving School.

Find out more details, NOW, get a copy of our informative brochure. Telephone Robert Elliot 081 807 7383 (anytime) Or our Head Office on (0885) 483550

The Hoxton Trust

The Hoxton Trust, a community trust working for the improvement of the quality of life in Hoxton, has vacancies for a Garden Keeper and a Finance Worker.

PART-TIME GARDEN KEEPER

A temporary appointment for three months commencing 22nd July 1991 and based on 17½ hours/week spread over six days (Sundays excluded). Remuneration at the rate of £4.00/hour. (Including London Weighting)

PART-TIME FINANCE WORKER

A permanent appointment starting immediately and comprising an average of 8 hours/week, variable according to budget timetable demands, and remunerated at the rate of £10.00/hour.

★ ★ ★ ★

Applications for either post, with details of previous work experience and any other relevant information, in writing to:
The Hoxton Trust,
156 Hoxton Street, London N1 6SH.
Closing date 5th July 1991.
The Hoxton Trust is an Equal Opportunities Employer

HACKNEY SOLICITORS REQUIRE
EXPERIENCED LEGAL AUDIO SECRETARY
Pleasant/friendly working environment
Salary: £11,490 - £12,767 p.a. a.a.e
4 weeks holiday
An equal opportunity employer
NON SMOKERS ONLY
APPLY Mr Vickers
081 986 9321

DIPLOMA COURSES
*SECRETARIAL *
* ACCOUTANTING *
* COMPUTING *
Start any day - Hours to suit
ISLINGTON OFFICE TRAINING
TEL: 071 - 700 3619

BSM
TRAIN FOR A NEW CAREER!
WITH BRITISH SCHOOL OF MOTORING AND BECOME A GOVERNMENT APPROVED
*** DRIVING INSTRUCTOR ***
FOUR YEARS FULL CLEAN DRIVING LICENCE REQUIRED PART 2 & 3 APPLICANTS WELCOME.
RING GEOFF BURT ON 0708 726924
** A JOB FOR LIFE **

- Answer these questions:

1. How many jobs are advertised here?
2. How many of the jobs are permanent?
3. List the courses advertised.
4. Why do you think advertisers put courses in the jobs section?
5. Choose one of the jobs for the Hoxton Trust or Spring Lane Project.

- Write a letter and ask for a job application form and details of the job you chose.

You can use this for Wordpower Stage 1 Unit 1 Element 1.

You can use this for Wordpower Stage 1 Unit 4 Element 1.

Who reads what?

Skills you need before you begin:

- Reading tables.

- Answer these questions.

1. How many people read the Daily Mirror?
2. How many people read The Guardian?
3. Which paper sells the most?

- If you like, do some research of your own now.

Ask twenty people which paper they read.

Present your answer in a list like the one opposite.

Daily Express	1,618,576
Daily Mail	1,750,663
Daily Mirror	3,164,727
Daily Star	874,921
The Sun	4,225,216
Today	561,246
Daily Telegraph	1,128,981
Financial Times	278,183
The Guardian	439,849
The Independent	397,135
The Times	439,960

(1988)

You can use this for Wordpower Foundation Unit 2 Element 3 (C or D)

Applying for your TV Licence

Skills you need before you begin:

- **Filling in forms.**

By law if you have a TV you should have a TV licence.

You can get an application form from the Post Office.

When you have paid once they will send you a reminder next year to your home. So you only have to fill this form in once.

- Read the form carefully.
- Complete the form.

TELEVISION LICENCE APPLICATION

TELEVISION LICENCE MONOCHROME ONLY ✱/MONOCHROME & COLOUR — General Form

This licence expires on the last day of ..... 19 .....

Title Initials Surname

1 ✱ Mr /Mrs /Miss

TV LICENSING

Full Postal Address in capital letters

✱ Delete as appropriate Postcode

This licence is issued by TV Licensing on behalf of the Licensing Authority under the Wireless Telegraphy Act 1949 (as amended):

a) This licence may not be transferred to another person.

b) You are obliged to let authorised representatives of TV Licensing inspect your television licence(s) and television receiving equipment at any reasonable time, but you do not have to let them enter your home without a search warrant.

c) TV Licensing can end or alter this licence by a written notice at any time.

This space is for the Official Stamp

This licence grants the permissions listed overleaf. Particular attention is drawn to the information on Refunds.

This licence applies to the person named below (the licence holder) and any member of his/her family and domestic staff while they are living with him/her at the address shown below.

This licence is not valid until it is properly stamped by the officer issuing it at a post office or the National Television Licence Records Office.

TV Licensing is the trading name of Subscription Services Ltd, a subsidiary of the Post Office.

You can use this for Wordpower Foundation Unit 3 Elements 1 and 2

Paying for your TV Licence

Skills you need before you begin:

- **Filling in forms.**
- **Subtraction and multiplication.**

By law if you have a TV you should have a TV licence.

You have to get a new one every year.

You can pay in advance.

You can pay with saving stamps

or you can pay by Budget Scheme.

This means you pay every quarter (every three months).

You can pay by Direct Debit through your bank.
It will cost more as there is an extra charge. If the TV licence goes up, they will increase your Direct Debit, but they do not have to tell you.

TV LICENCE

BUDGET SCHEME

A winner for all these reasons:

1. No more lump sum payments – next year or as long as you wish.
2. Convenient quarterly direct debit payments via your bank – yet you can cancel at any time.
3. No more paperwork . . . less time and trouble . . . greater convenience and greater control of your finances.

- Answer these questions

1. The current licence fee is £71.
   The quarterly cost is £19.
   How much more do you pay by Direct Debit?

2. If you have a bank account complete the form on the next page.

You can use this for Wordpower Stage 1. Unit 3 Elements 1 and 2.

Paying for your TV Licence

PYG/01
6/90

INSTRUCTION TO YOUR BANK TO PAY DIRECT DEBITS

Please complete parts 1 to 5 to instruct your bank to make payments directly from your account.
National TV Licence Records Office, Bristol, BS98 1TL.
(Originators Identification No. 917544)

The quarterly cost is £ 17.75
plus a premium of £ 1.25 making £ 19.00
payable only by direct debit.

1. Bank account No. *(as shown in your cheque book)*

2. Please write full postal address of your bank branch in the box below.

To The Manager ... Bank

3. Name of account holder *(as shown in your cheque book)*

Banks may refuse to accept instructions to pay Direct Debits from some types of account. In the event of a change in the licence fee, the change will be given full national publicity but no individual advance notices will be issued.

5.

- I/We instruct you to pay Direct Debits from my/our account at the request of NTVLRO.
- The amounts are variable and may be debited on various dates.
- I/We will inform the bank in writing if I/We wish to cancel this instruction.
- I/We understand that if any Direct Debit is paid which breaks the terms of this instruction, the Bank will make a refund.

Signature

Signature

Date

Reference No. 0819276202

PYG/01
6/90

4. If name/address is different from that shown on this reminder, please enter new details below.

Title	Initial	Surname

Change of address

TAYLOR | 14 | E5 | ODR | 1 01

09505

MS T M TAYLOR
14 ODIN ROAD
LONDON
E5 ODR

Reference No. 0819276202

FOR BANK USE ONLY

Branch Title

Sort Code

Account Number

Account Name

(Maximum 18 characters)

Direct debits in respect of our customer's instructions under the reference number quoted should be made out as above

For ... Bank

Manager

Date

After completion, the bank branch should detach the lower part of the form and return it to NTVLRO

DETACH HERE AND RETURN COLOURED PART TO YOUR BANK

Making notes from the TV

Skills you need before you begin:

- **Making notes.**
- **Reporting.**

Look at a TV guide for the coming week.

Choose a programme that interests you which gives advice, information or news.

Tape it on video.

7.30pm Business Matters
The Saints and the Profits. Martin Young delves into the memos and meetings of Britain's boardrooms to find that corporate image and business ethics are now top of the agenda, following a series of financial scandals in the late Eighties.

8.00pm Italian Regional Cookery
More gourmet delights from the land of Alfas, Amaretto and Armani. Today, Valentina Harris throws calorie caution to the wind and explores the tastes of north-west Italy – from the cheeses and butter of Lombardy to the chocolate and truffles of Piedmont. (Teletext. Rpt)

8.30pm On the Line
Sporting magazine series. What football fans think of the proposed FA Super League.

9.00pm The Travel Show
This week's destinations include Southern Austria and the Pembrokeshire coast.

9.30pm Under the Sun
Award-winning documentary series. Tonight, the Hamar people of Ethiopia, whose women are known for their sense of humour. (Teletext. Rpt)

7.00pm Channel 4 News (Teletext)
Followed by **Weather**

7.50pm Party Political Comment
By a member of the Conservative Party.

8.00pm Brookside
There's trouble in the Dixon household when Ron is forced to lie to his closest friend. Meanwhile, Margaret and a not-so-saintly Derek plan a highly secret late-night liaison. (Teletext. Stereo)

8.30pm Check Out '91
The crusading consumer affairs show. (Stereo)

9.00pm Out
Gay and lesbian magazine series. Do all lesbians have hairy legs? Do most gay men have moustaches? Tonight, nine experts discuss gay fads and fetishes about hair.

7.45pm What the Papers Say

8.00pm East
An investigation of how girls on the sub-continent of Asia are forced into marriages they do not want. Plus a profile of Keith Vaz, Britain's only Asian MP.

8.30pm Gardeners' World
A visit to gardens in Radcliffe-on-Trent, plus highlights of the Hampton Court flower show.

9.00pm NEW SERIES
Comic Asides
The first in a series of comedy one-offs. Joking Apart tells the story of an unusual marriage.

9.30pm Director: Alan Clarke
The life of the original and controversial TV drama director as seen by his friends, shown to complement the current season of his work. (Teletext)

10.20pm Building Sights
Alan Bennett visits the exotic County Arcade in Leeds, built at the turn of the century.

10.30pm Newsnight
11.15pm Weatherview

- Watch the programme carefully and make notes.

Don't worry about spelling.
The notes are just for you.

- List the main points of the programme.
- Tell your tutor about the programme.

From Whats On TV, 6-12 July 1991. Independent TV Publications, 247 Tottenham Court Road, W1.

You can use this for Wordpower Stage 1 Unit 7 Element 2.

Trivia

Skills you need before you begin:

- **Reading newspapers.**
- **Comparing different articles.**

We expect newspapers to give us the *news*
but often they are full of stories which may be interesting but not important.

A film star's romance or a politician's dress sense won't change our lives.

- Buy your favourite newspaper and one that you don't usually buy.
- Look carefully through them and choose stories which you think are trivial (not real news).
- Write about the stories you chose.
- Why do you think they are unimportant? Do the two newspapers differ in any way. Do you enjoy these articles or do they irritate you?
- Write down what you think.

You can use this for Wordpower Stage 1 Unit 4 Element 2

Using a video recorder

Skills you need before you begin:

- **Using a video recorder.**
- **Following written instructions.**

Lots of people have a video at home and some of us know how to use them! Often we are shown what to do by a friend or we find out by trial or error.

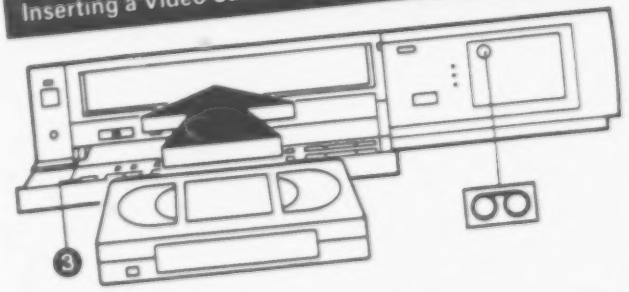
For this Wordpower element you have to follow *written* instructions.

It may be a good idea to practise using several different types of video first.

Ask your tutor to supply a video recorder and the instruction book.
Read the instructions carefully.

Using the instructions turn on the video and play a video tape.
Show the tutor you can do this.

Inserting a Video Cassette (Auto Operation)



1. Insert the video cassette as shown. The VTR will be turned on automatically and the cassette will be automatically drawn into the VTR.
2. When a video cassette is inserted, the "⊙⊙" mark will appear.

Notes:
- When a video cassette with broken out erasure prevention tab (for example a pre-recorded tape) is inserted, playback will start immediately.
- Use VHS video cassette tapes only.

You can use this for Wordpower Stage 1 Unit 1 Element 2

Using a remote control

Skills you need before you begin:

- **Using a remote control.**
- **Giving instructions.**

For this exercise you need to explain something to someone or give them information.

If you already have a TV or video remote control, explain how to use it to someone who is new to it.
Practise this several times.

If you don't have one, you need to learn how to use it first.
Practise using it until you are confident.

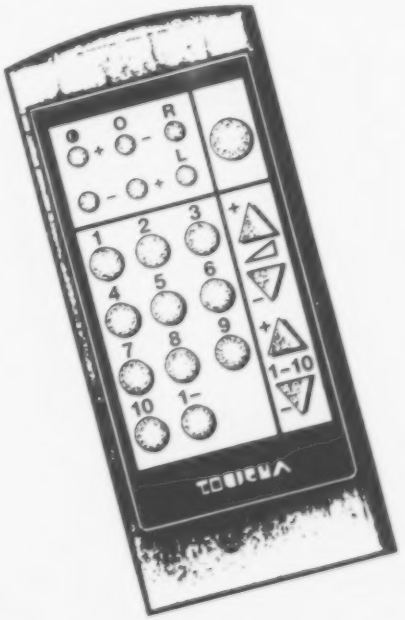
Now explain to your tutor how to use the remote control

OR

explain how a teletext is operated

OR

how to record a programme on TV.



You can use this for Wordpower Stage 1 Unit 5 Element 1

Writing to the newspaper

Skills you need before you begin:

- **Writing letters.**

Look at the picture of newspaper headlines.

Which word appears most often?

Why do you think this word is used so often in some newspapers?

Get a copy of the Sun, The Times and The Daily Mirror.

Look at the headlines and compare them.

Cut out the headlines about sex.

Which newspaper has the most?

Famous people are sometimes written about in stories like this. Is this fair? Do actors or politicians have a right to a private life? Or should they make sure that there is nothing to report?

1. Write a letter to the Editor of one of these newspapers.
2. Comment on the sex headlines you have found.
3. If you don't like it, complain.
4. Tell the Editor why you think they should change what is in the paper.

You can use this for Wordpower Stage 1 Unit 4 Element 1.

Confidence in the Press

Skills you need before you begin:

- **Reading for understanding.**
- **Reading bar charts.**

Read this article which appeared in a newspaper. Then look at the bar chart.

'A plunge in public confidence in the law, the police, the education system and the press is shown by a Gallup survey comparing 1981 with 1990. – The biggest fall is in the British press, from 29 per cent in 1981 to 14 per cent. – A Gallup poll across Europe has shown widespread differences. In the survey, for the European Values Group, figures for the UK are compared with returns from Ireland and Belgium, France, West Germany, Italy, the Netherlands, Portugal and Spain. Data was obtained by Gallup only for the UK. A total of 15,000 people responded to questionaires. UK confidence in the press ran against an average European rise of 30 to 32 per cent. Confidence rose 33 to 44 per cent in Belgium; 27 to 36 per cent in the Netherlands; 31 to 39 in Italy; 31 to 37 in France; 46 to 51 in Spain and 33 to 34 in West Germany. The Irish Republic was the only other country with a fall, from 44 to 36 per cent.'

The Daily Telegraph
Monday, September 23, 1991

Answer these questions.

1. Which country has the lowest confidence in the press?
2. Which country has the highest confidence in the press?
3. In which countries has confidence in the press risen?
4. In which countries has confidence in the press dropped?

You can use this for Wordpower Stage 1 Unit 1 Element 1.

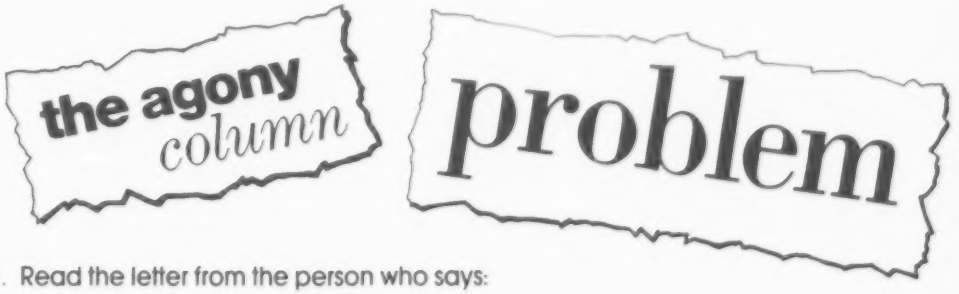
The Problem Page

Skills you need before you begin:

- **Selecting the main points.**
- **Writing letters.**
- **Talking with other people.**

Lots of magazines and newspapers have a problem page, particularly the women's magazines.

The advice given is not perfect, of course, and it varies from one magazine to another.



1. Read the letter from the person who says:
   "My problem is that my whole life is a lie."
   Identify the three main points of the letter.
   Write them down in your own words.

2. Do the same with the letter:
   "My grandson is spiteful to me."

3. Choose any one of the other letters on the page.
   Write an answer to the letter giving your advice to the writer.

4. With a partner do this *role play*.
   Ask your partner to be the person with one of these problems.

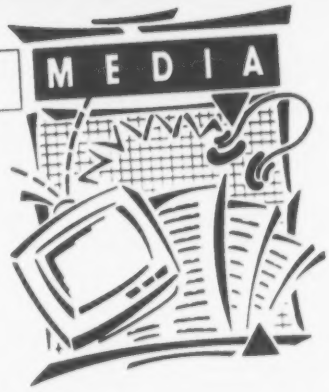
   Listen to them, comfort them and, if appropriate, give them advice.
   Ask your tutor to watch or tape record this role play.

You can use this for Wordpower Stage 1 Unit 5 Element 4.

You can use this for Wordpower Stage 1 Unit 4 Element 2.

You can use this for Wordpower Stage 1 Unit 1 Element 1.

The Problem Page



'WHY IS SEX SO MESSY?'
After watching Ben Elton's TV show one week, his description of sex left me feeling as though I never wanted to have sex. As I am still a virgin it gave me a new insight into sex. He talked about the reality and the embarrassing side of it. He made it seem like a very wet and soggy experience with a lot of grunting and funny noises, all finished off with a debate about who's going to sleep on the wet patch. It destroyed all my expectations of the enjoyable experience I hoped it would be.

I'm worried about a miscarriage
I've been married less than a year, and am two months pregnant. The trouble is, I'm afraid to make love in case of having a miscarriage, although the doctor has told me it's perfectly safe.
My husband is very considerate and kind, and understands my feelings, but this fear is spoiling the happiness of being pregnant.
T.D

My grandson is spiteful to me
My grandson, aged two and a half, is a dear little boy, and usually we get on very well together, but sometimes, when I am visiting his parents, he will come up to me and hit me, or pinch me, for no reason which I can see. Do you think he resents my visits? And how can I deal with this, without offending my son and daughter-in-law? He doesn't do it when he comes to my home with his parents, but he goes into my bedroom, unless I can check him, and I have had to hide precious things.
LUCY

'HE'S GONE OFF SEX'
I have been with my boyfriend for two and a half years but the problem is that he has gone off sex. For the past six months he has found it difficult to make love – he says he doesn't feel right and thinks he doesn't satisfy me. I have told him he does and that I'm happy. Now I feel like I'm a disaster in bed. He's had several relationships before me but I haven't and I feel like I don't know if I'm doing it right. I try to talk to him about it but he says it will pass and he never wants to lose me. We live together and are engaged. Please help me to pick up our sex life again.

A holiday apart
My husband and I are happily married, and have always gone on holiday together. Recently he hasn't been interested in going away, and this year he has paid for my holiday and given me spending money, but isn't coming with me. I thought he just wanted to stay at home, but he has surprised me by telling me he is going away on his own. I am not happy about it at all.
MRS E

My problem is that my whole life is a lie. I lie to people to boost my non-existent self-confidence.
This pattern started when I was at school and it's gone on ever since. At university I lied about coming from a wealthy background but in reality we live in a tiny bungalow and I would be embarrassed to bring anyone home. My father hates me. He has ridiculed me, made me feel worthless and has beat me. Yet at the same time, he appears to the outside world to be the perfect father. He too lives a lie—he brags about my academic achievements, though he's not at all interested in my studies. My mother won't stand up to him. She once told me she stayed with him because she couldn't afford to support herself, but this isn't true—my grandfather left her money. She loves me, but she never stood up to my father when he was cruel to me.

My first boyfriend
I am sixteen, and went out with a boy seven years ago. Even now I can't forget him. He isn't in any of my classes at school, but I see him in the playground quite a lot. We aren't friends now, and haven't spoken to each other for several years, so I can't tell him how I feel about him. I have had a few boyfriends since, but have stopped seeing them because of my feelings for this boy.
"HEARTBROKEN"

'AM I STERILE?'
Three years ago I found out I had a sexual infection called chlamydia. For the past year my partner and I have been trying for a baby but have not succeeded. I know it's not him as he already has a child from a previous marriage. Please tell me if this infection could have made me sterile.

Problems from Womans Weekly, Cosmopolitan and the TV guides

Your Stars

Skills you need before you begin:

- **Reading for understanding.**
- **Writing about your own ideas.**

Reading your stars can be fun but of course they are very vague.

To apply to everyone with that sign, they have to be.

- Answer these questions.

Section A

1. What is your star sign?
2. Which dates are covered by this sign?
3. Look at the stars on opposite page.
   Imagine they were for last week.
   In which ways did they come true?
4. Look at your stars for last week in your favourite magazine or newspaper.
   Did they come true?

Section B

5. Now write your own stars!
   Write for your own star sign but remember that millions of people share your sign.
   Write your prediction in vague terms so that it could come true for many of them.

You can use this for Wordpower Stage 1 Unit 1 Element 1 (A).

You can use this for Wordpower Stage 1 Unit 4 Element 2 (B).

Your Stars

ARIES
(21 March-20 April)

The more you try to understand the events that overtake you this week, the more angry and aggravated you'll become. There's little you can do to turn the tide of fate, so don't even try, you'll only land yourself in trouble with a partner or employer if you lash out at them.

LEO
(24 July-23 Aug)

Dealing with chaps in uniform or authority will be the bane of your life this week. Their power-crazed ways will drive you to distraction and, before you know it, you'll do something you regret. Steer clear of people who wind you up and make room for more relaxed conditions.

SAGITTARIUS
(23 Nov-21 Dec)

If trouble's brewing then it'll be in the area of money. Cash, coins and currency can all create such a catastrophe that a friendship might be split because of it. Any brouhaha can be defused if you're prepared to discuss it, but you're more likely to cause chaos, knowing you!

TAURUS
(21 April-21 May)

There's a twinkle in your eye and a glow in your heart that'll bring a week filled to the brim with romance. Plan a special treat for you and your beloved, keep it secret, spring a surprise for the desired results and you'll be smothered with love, morning to night. Tasty Taurus!

VIRGO
(24 Aug-23 Sept)

You are determined to enjoy yourself if it kills you, but that's one thing you won't pass away with! From dancing to romancing, why not relive some magic moments from the past? A visit to the flicks and a back-row smooch isn't beyond the realms of possibility! Spoil yourself.

CAPRICORN
(22 Dec-20 Jan)

Act first and ask questions later is now you approach a delicate personal or career situation. But is that wise? Of course not, for the more diplomatic, relaxed and friendly you are, the better, so avoid a confrontation at all costs, otherwise you'll only make matters worse.

GEMINI
(22 May-21 June)

You've got to choose where you want to direct your emotions and feelings this week. The older you are, the more the security of your home will mean to you, but that shouldn't prevent you having a raunchy sex life, for your powers of attraction are more potent than ever before!

LIBRA
(24 Sept-23 Oct)

You can't predict the ways, whys and wherefores of the coming week, so why try? You can take care, however, by avoiding explosive situations or hazards that could cause an accident. For instance, faulty combustible or electrical appliances require attention.

AQUARIUS
(21 Jan-19 Feb)

You're like a blazing banshee this week, full of bitter bile and balling folk out due to their own terrible prejudices, intolerance or bigotry. Mind you, you might see all these things in others, but does their hypocrisy mirror your own? Live and let live is your motto, so follow it.

CANCER
(22 June-23 July)

Trying to fathom the action or behaviour of those nearest and dearest to you will be more complicated than a company of Rubik's cubes! You're best off leaving a man to his own devices, because if you get sucked into his ego, then you'll be captivated for the wrong reasons.

SCORPIO
(24 Oct-22 Nov)

A letter or telephone call may impart shock news that'll require urgent action. But don't overreact or you could make a mountain out of a molehill and provoke a situation out of all proportion. Logical thinking and reasonable rationale will overcome any hysterical drama.

PISCES
(20 Feb-20 March)

My heart goes out to you this week, not out of sorrow or pity, but because you are at last about to sample the happiness you deserve after going through some harrowing experiences. Why not move into a fresh social scene — new people could be the answer to your prayers.

Answers

Reading the newspaper

Headline 1 matches article D.
Headline 2 matches article C.
Headline 3 matches article E.
Headline 4 matches article B.
Headline 5 matches article A.

Kicking off = starting
Bash = party
Songsters = singers

Accommodation

1. WC1 Grays Inn Road.
2. pw = per week.
   DHSS = Department of Health and Social Security.
   Kit/bthrm = kitchen and bathroom.
   inc = including.
   tel = telephone.
   s/c = self contained.
3. £35.
4. A room = a bedroom in a shared house.
   A bedsit = a room with bed and cooking facilities.
   A flat = rooms for your own use including bedroom, kitchen, bathroom, own front door.
5. No tenants on benefit.

Looking for a job

1. 4.
2. 2.
3. BSM Driving Instructors; Diploma Courses in Secretarial, Accounting, Computing; Driving Instructors.
4. So that those people looking for jobs will see them – perhaps unemployed people or people who want promotion or a change of job.
5. Check the letter.

Who reads what?

1. 3,164,727.
2. 439,849.
3. The Sun.

Check your research notes with your tutor.

Applying for your TV Licence

Check the completed form.

Paying for your TV Licence

1. £5 p.a. more.
2. Check the completed form.

Answers

Making notes from the TV

Explain to a tutor.

Trivia

Check your writing with a tutor.

Using a video recorder

Student demonstrates to tutor.

Using a remote control

Explain to a tutor.

Writing to the newspaper

Check your letter with a tutor.

Confidence in the Press

1. Great Britain.
2. Spain.
3. West Germany, France, Italy and Spain.
4. Great Britain and Ireland.

The Problem Page

1. She is a liar. Her father hates her. Her mother never stood up to her father.
   (Note: this is very subjective! you may disagree with these answers and may be right).
2. The boy is spiteful. How can she deal with it? How can she make him behave in her own home?
3. Check the answer with your tutor.
4. Check the role play.

Your Stars

Check your answers with a tutor.

Access Skills

- Obtaining information on a property – **WP, Stg 1**
- Making a complaint to the Council by telephone/role play – **WP, Stg 1**
- Organising a move

Forms

- Reading a Mortgage Application form – **WP, Stg 1**
- Filling in an application to vote form – **WP, Fdn**

Instructions

- Giving instructions on how to hang wallpaper – **WP, Stg 1**

Numeracy

- Working out the cost of buying your Council house
- Calculating the unit price of a carpet
- Paying for bedroom furniture
- How much does it cost to keep warm
- Calculating how much you can borrow

Letter Writing

- Letter of complaint to a builder – **WP, Stg 1**

Maps

- Using a map to find local facilities – **NP, Fdn**

Reading articles

- Reading an insurance policy – **WP, Stg 1**
- Reading a mazagine article on 'Beat the Burglar' – **WP, Stg 1**
- Reading a newspaper article on the problems of mortgage replayments – **WP, Stg 1**

Calculating how much you can borrow

Skills you need before you begin:

- **Reading for information.**
- **Adding and multiplying.**

When buying a property you need to borrow money from a bank or building society.

The following article from 'What Mortgage', June 1991, tells you approximately how much the financial institutions will offer you and your partner.

Read the article:

Using the given information, work out the maximum amount of money you can spend.

Your building society will lend you two and a half times your income, and one and a half times your partner's income.

Use a calculator if you wish.

Your income:	£16,000 per annum
Your partner's income:	£15,250 per annum
Savings:	£2,450
Balance from previous house:	£6,000

How much can you afford?

	£	£
Income per year		
x lender's multiplier	x	
Partner's income per year		
x lender's multiplier	x	
MAXIMUM YOU CAN BORROW		
+ your savings		
+ balance from previous house sale		
MAXIMUM YOU CAN SPEND		

HOW MUCH CAN I BORROW?

THE amount you can borrow for a home depends largely on your income and the value of the property you want to buy.

Building societies and banks will usually offer you a maximum of between two-and-a-half and three times your income, plus about one or one-and-a-half times a second income.

But they vary in the ways in which they work out multiples. They may instead add the two incomes together, and multiply them by two or two and a half.

Some will consider regular overtime or spare-time earnings. Self-employed people may be asked to produce accounts. Most lenders will accept two single people as joint owners. If three or more pople are sharing responsibility for a mortgage, you will need a special legal agreement.

Don't be too ambitious about the size of the loan or you could be in for a shock if interest rates spiral or one partner stops working – for instance, to start a family.

Don't rely on the lender's judgement when there's a lot of mortgage money around and you are offered the maximum loan. If, however, the market is tight, it may be worth waiting until the lenders have more money to offer you.

Reading a Mortgage Application form

Skills you need before you begin:

- **Reading forms.**
- **Identify information needed.**
- **Giving an oral report.**

Building Societies and banks require a great many personal details about you and your partner when you wish to apply for a mortgage.

On the next page is part of a real mortgage application form from the Bristol & West Building Society. As well as your personal details, they request information on your present housing and employment situation.

Read the first part of the form, 1-20, carefully. Note down any words you are unsure of and look them up in a dictionary, then read through the form again, checking on those details.

BRISTOL & WEST

Mortgage Application

Office Use Only M

Head Office PO Box 27 Broad Quay Bristol BS99 7AX Telephone Bristol (0272) 294271 Telex 44781

First Applicant

Please answer questions in full using BLOCK CAPITALS or ticking the appropriate box. Where this form is not completed by the applicant(s) personally, it is essential that the answers are confirmed as correct by the applicant before signing.

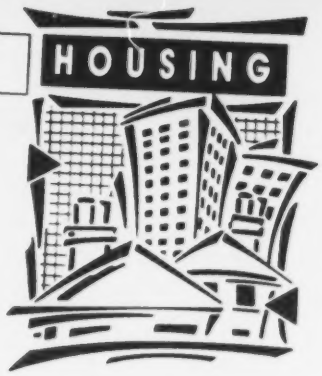
Employment Details

14

Tell a tutor how you would complete the form.

You can use this for Wordpower Stage 1 Unit 1 Element 1

Reading a Mortgage Application form



BRISTOL & WEST

Mortgage Application

Office Use Only M

Head Office: PO Box 2, Broad Quay, Bristol BS99 7AX Telephone Bristol (0272) 243271 Telex 44

First Applicant

Please answer questions in full using BLOCK CAPITALS or ticking the appropriate box. Where this form is not completed by the applicant(s) personally, it is essential that the answers are confirmed as correct by the applicant(s) before signing.

Personal Details

1 Title Mr Mrs Miss Other

Surname

Forenames

2 Present Address

Postcode

Telephone No.

3 Date of birth / /

4 Married Single Divorced

Separated Widowed

5 If separated or divorced, has financial settlement been agreed? Yes No

6 Number of dependants Age

7 Have you ever made arrangements with creditors or been made bankrupt? Yes No

8 Have you ever had any court judgements recorded against you? Yes No

9 Have you ever been in arrears with any existing previous loan? Yes No

If yes to any of the above give details

10 Do you have an investment account with Bristol & West? Yes No

Account Number(s)

If No the Society will provide details of its investment accounts

11 Is this application in respect of your first purchase of a property? Yes No

Present Housing

12 Owner Tenant Living with Parents

Other

13 Name and address of Lender or Landlord

Postcode

Amount of loan outstanding

Monthly Payment £

Account Number

Employment Details

14 (a) Occupation Age

(b) Name and address of employer or if self-employed the business address

Postcode

Telephone No.

(c) Nature of business

(d) Length of employment years

15 Name and address of accountant if self-employed

Postcode

16 If length of employment less than 1 year please give previous employment details

(a) Occupation

(b) Name and address of employer or if self-employed the business address

Postcode

Telephone No.

(c) Nature of business

(d) Length of employment years

Income

17 Basic Salary or if self-employed net income £ p.a.

Regular Bonus £ p.a.

Regular Overtime £ p.a.

Other Income £ p.a.

Mortgage Rent Subsidy £ p.a.

TOTAL £ p.a.

Note: If self-employed the Society will normally require 3 years audited accounts

18 Source of other income

Outgoings

19 Maintenance and/or Alimony £ p.a.

20 Other credit (credit cards, HP etc)

Lender	Balance	Payments
	£	£
	£	£
	£	£

Obtaining information on a property

Skills you need before you begin:

- **Asking questions clearly and confidently.**

You and your partner are keen to purchase a reasonably priced terraced house near the centre of the town.

You have viewed the property and having talked things over with your partner, you would like to know more about the house.

A TWO BEDROOM TERRACED HOUSE IN GOOD DECORATIVE ORDER

Two bedrooms with built-in wardrobes, west facing lounge, good sized kitchen/dining room, modern bathroom, part UPVC replacement windows, replumbed and rewired, new roof and guttering. Very good order throughout. Garden.

- With a tutor, role play the situation of obtaining more information about amenities and the sale of the house.
  - Student – acting as the buyer
  - Tutor – acting as the vendor.

- The queries you have about the property are the following:
  - car parking facilities?
  - power points in the kitchen – how many?
  - fitted shelving in the lounge – it is remaining?
  - carpets, curtains – are they included in the price?

- Ask the vendor for answers to the above queries.

You can use this for Wordpower Stage 1 Unit 5 Element 2

Reading a newspaper article on the problems of mortgage repayments

Skills you need before you begin:

- **Reading newspaper articles.**
- **Finding key information.**
- **Reporting clearly in writing.**

Due to a variety of reasons, many people find it difficult to repay their mortgage repayments and loans each month.

The article on the next page reports on a couple's experience of financial difficulties.

Read the article carefully, make notes if you wish.

1. What do these words means?

   a) Repossessed.

   b) Self-employed.

   c) Recession.

   d) Arrears.

2. How many houses had been repossessed between March 1990 and March 1991?

3. What events occurred in the lives of Mr and Mrs Train which led to them falling behind with their mortgage repayments?

4. What was the total cost of their mortgage and loan?

5. What did the judge state the couple should pay over the next *two years?*

You can use this for Wordpower Stage 1 Unit 1 Element 1 (A)

Reading a newspaper article on the problems of mortgage repayments

Couple's bleak house

By R Barry O'Brien

Mr and Mrs Glen Train: struggle to find £76 a week

One in 12 home buyers is now two months or more in arrears with mortgage repayments, according to Shelter. The number of homes repossessed more than doubled, to 47,900, during the 12 months ending in March this year.

LIKE thousands of young married couples, Mr Glen Train, 36, and his wife Michelle, 22, were both working when they bought their two-bedroom pre-1900 terrace house in Thirlmere Avenue, Hull, for £8,500 in 1985.

With his earnings as a self-employed bricklayer and her wages as a clerical assistant, they felt able to manage a 100 per cent mortgage from the Abbey National.

They later borrowed an additional £4,000 from Cedar Holdings for a new roof, new windows and other necessary repairs. Then came two children, Jenna, now 20 months, and Kristian, five months — followed by the recession.

Mrs Train had to give up her £90-a-week job to look after the children, and her husband's earnings of between £200 and £250 a week were cut by half because of lack of building work in the last three years.

No longer able to keep up with repayments of £130 a month on their mortgage and £120 a month on the loan, they quickly got into debt. They now owe £700 arrears on the loan and a month's arrears on the mortgage.

Last week, Cedar Holdings took them to court seeking repossesion, but the judge gave the couple two years to pay off £6,000 capital and interest outstanding on the loan.

From an income reduced to £100·50p a week unemployment benefit when Mr Train can't get work plus £7·25 a week for each child, they are now struggling to meet £40-a-week repayments on the mortgage and £36 a week on the loan. "I will not be able to meet the payments unless I can get work," Mr Train said.

"When I bought the house it was one of the best things I had ever done, but I am sorry now. We thought we could manage, but obviously not."

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Working out the cost of buying your Council house

Skills you need before you begin:

- Subtracting in 1000's.

Large discounts are now available if you want to buy your council house or flat.

Tenants who have been resident for 2 years or more can receive between 32% and 70% off the market value of their property.

Your local authority will tell you how much your home is valued at when you apply to buy, and also what discount you qualify for.

1. Using the table opposite work out how much you will need to pay if your property is worth £20,000 and you qualify for a discount of 44%.

2. If you have £1,500 in savings to put towards the cost of buying your council house, how much will you need to borrow?

Table 1: **Actual Purchase price to you**

Discount	Purchase price after discount		
	Property worth		
	£20,000	£50,000	£80,000
32%	£13,600	£34,000	£55,000
44%	£11,200	£28,000	£44,800
50%	£10,000	£25,000	£40,000
60%	£8,000	£20,000	£32,000

Look at Table 2 to work out the cost of your mortgage repayments per week.

3. If you borrow £10,000 over 20 years, how much will your repayments be per week?

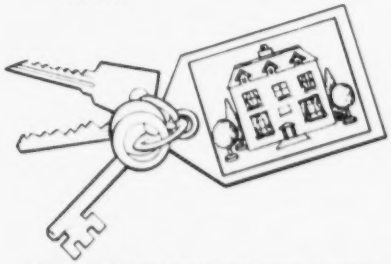


Table 2: **Weekly mortgate repayments**

Period of loan	Amount borrowed			
	£10,000	*£15,000*	*£20,000*	*£25,000*
25 years	£22.64	£33.96	£45.28	£56.60
20 years	£23.97	£35.94	£47.93	£59.91
15 years	£26.57	£39.86	£53.15	£66.43
10 years	£32.50	£48.77	£65.01	£81.27

Remember that mortgage rates go up or down and the amount payable will change from time to time.

Organising a move

Skills you need before you begin:

- **Finding key information.**
- **Sorting information.**

There are many things to do and remember when you are moving house.

Read the list below to help give you some ideas.

- Make a checklist of things to do to help the move go smoothly.

ONE WEEK BEFORE	WHO TO NOTIFY	ON THE DAY

Hire purchase companies

Doctor

Send off new address cards

Cancel deliveries

Read electricity meter

Pull up carpets or floor coverings

Banks

Schools

Label all your boxes

Electricity and water boards

Telephone company

Save newspapers for packing

Gas board

Dentist

Care of animals

Arrange for your meters to be read

Friends and relatives

Turn off gas appliances

Stock up on boxes

Disconnect cooker

Reading an insurance policy

Skills you need before you begin:

- Reading for information.
- Using a dictionary.

Read carefully the Home & Contents Policy section on buildings on the next page. Then answer these questions.

Section A

1. Would your policy cover you if a tree fell and damaged your fence?
2. Your kitten has scratched a chair cover through to the padding. Would the insurance company pay for a new cover?
3. In a recent gale your television aerial was blown over, would the policy cover the cost of repair or replacement?
4. Whilst you are in the house, the washing machine overflows and floods the kitchen. Would the policy cover you?
5. The hot summer brought subsidence cracks to the back of your house; the surveyor confirms this. Will the insurance company pay the full amount, if not, what is the excess?
6. The chip pan was left unattended and the hot fat overflowed onto the gas cooker and started a serious fire. The kitchen was gutted and there was smoke damage throughout the flat. Will the policy cover you?

Section B

Now use a dictionary:

Have an attempt at guessing the meaning of these words and then look them up in a dictionary.

7. Commotion
8. Malicious
9. Vandals
10. Subsidence
11. Defective
12. Foundations

Section A – You can use this for Wordpower Stage 1 Unit 1 Element 1.

Section B – You can use this for Wordpower Stage 1 Unit 1 Element 3 (A).

Reading an insurance policy

Home and Contents Policy

Section 1 – BUILDINGS

We will pay for	We will not pay for
	The amount of the Excess shown in Your Schedule
A. The Basic Cover Loss of or damage to Buildings caused by	A
1. Fire, explosion, lightning, earthquake	
2. Smoke	2. Damage caused by any gradually operating cause
3. Riot, civil commotion, labour or political disturbances	
4. Malicious persons or vandals	4. Loss or damage caused by persons lawfully in the Home Loss or damage caused while the Home is Unoccupied
5. Storm or flood	5. Damage caused by frost Loss of or damage to hedges, gates and fences
6. Escape of water or oil from any fixed heating or domestic water installation, washing machines or dishwashers	6. Damage caused while the Home is Unoccupied
7. Theft or attempted theft	7. Loss or damage caused by You or Your Family or tenants Loss or damage occurring while the Home is Unoccupied
8. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals	8. Damage caused by domestic pets
9. Falling trees or branches	9. Damage to gates, fences or hedges
10. Falling receiving aerials and their fittings or masts	

We will pay for	We will not pay for
11. Subsidence or heave of the site on which the Buildings stand, or landslip	11. The first £500 of any claim Damage resulting from coastal or river erosion Damage resulting from faulty workmanship or the use of defective materials Damage resulting from demolition, alteration or repair to the Buildings Damage resulting from the movement of solid floors unless the foundations beneath the external walls of the Home are damaged at the same time Damage to paths, drives, terraces, patios, walls, gates, fences, swimming pools and tennis courts unless the foundations beneath the external walls of the Home are damaged at the same time
Accidental damage extension Your Schedule tells You if this cover is in force	The amount of the Excess shown in Your Schedule
12. Accidental damage to the Home	12. Damage caused while the Home is lent, let or Unoccupied Damage which is specifically excluded elsewhere in Section 1 – Buildings The cost of maintenance Damage caused by settlement or shrinkage of the Buildings Damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets or any gradually operating cause Damage caused by faulty workmanship or design or the use of faulty materials

Letter of complaint to a builder

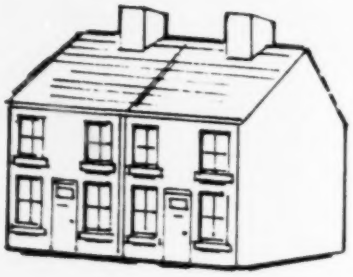
Skills you need before you begin:

- **Writing formal letters.**

The roof on your old house needs replacing. The contractors you decide to employ suggest it would be a good idea at the same time to replace the old guttering and take down a chmney which you no longer use.

The re-roofing is carried out satisfactorily but in the process a number of problems occurred.

1. The first time it rained you found the new guttering leaked!
2. In taking down the chimney, they covered your new living room carpet with soot.
3. As the scaffolding was taken down, a large bedroom window was shattered.



You are outraged, you feel it is necessary to write to the builder before paying his bill.

Builder's name and address

Bodgers and Clangers Ltd
4 Ship Street
New Town
Wessex

Write a letter of complaint using the information above, giving today's date and using your name and address.

You can use this for Wordpower Stage 1 Unit 4 Element 1

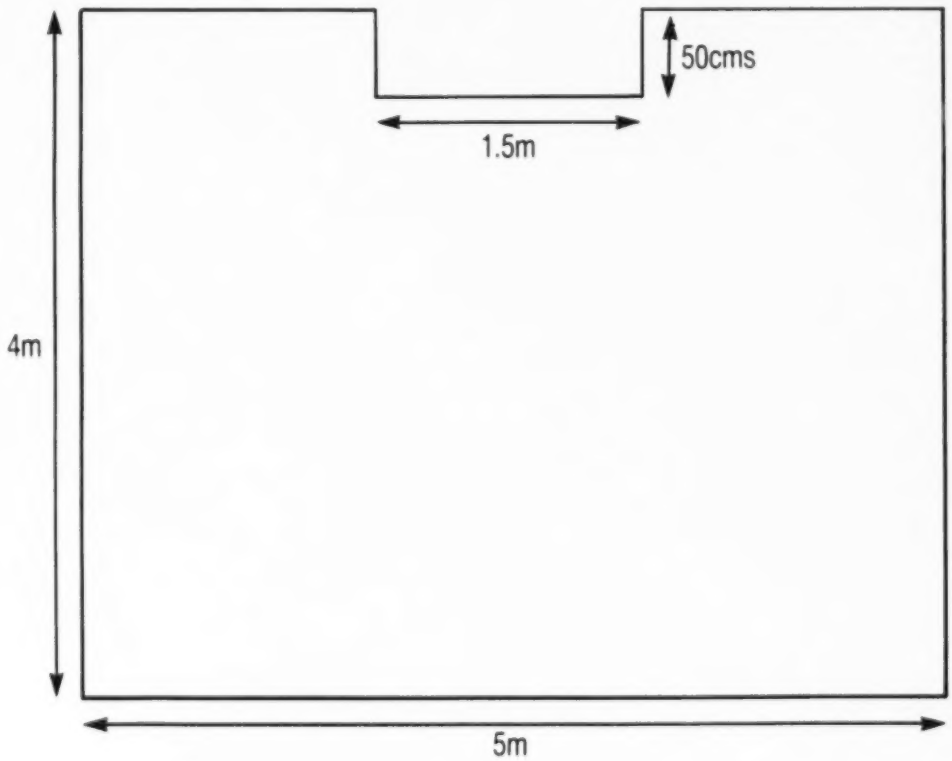
Calculating the unit price of a carpet

Skills you need before you begin:

- **Calculating area.**
- **Division, multiplication.**

You decide you need a new carpet for your living room. You have a budget of £180.00 and need to know the price of the carpet per square metre.

You measure the room and make a floor plan as shown.



1. Calculate the area of the room.
2. What is the most per square metre you can afford to spend within your budget.

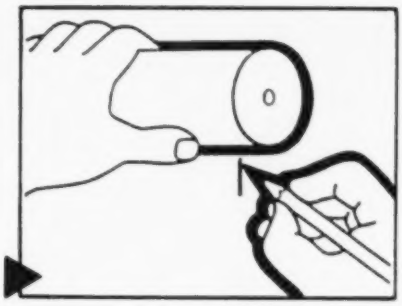
Giving instructions on how to hang wallpaper

Skills you need before you begin:

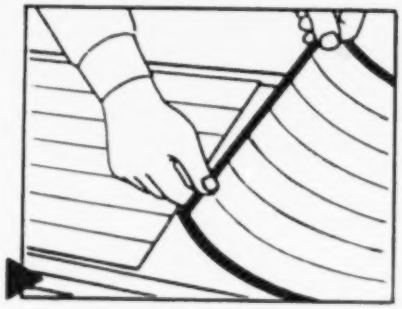
- **Reading instructions.**
- **Giving oral information in an appropriate order.**

Rooms rarely have perfectly square corners, and doors and windows are frequently not straight. To help you hang wallpaper straight, Do It Yourself books offer some useful guidelines.

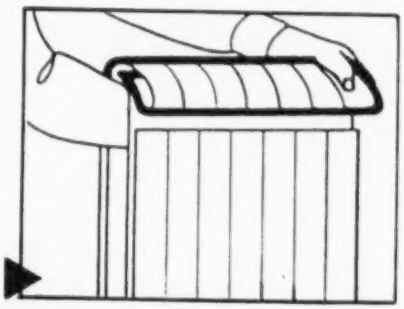
- **Read the 4 easy steps, on How to Wallpaper Walls:**



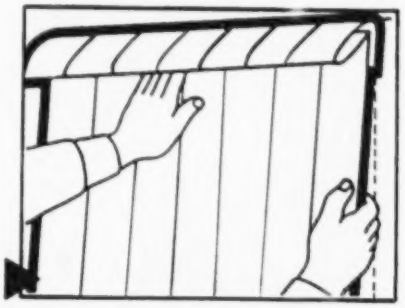
1. Cut the paper into a suitable length. Make a mark $\frac{1}{2}$" less than the width of the roll. Using a plumb-line or spirit level, draw a vertical line.



2. Paste the paper then fold the two lengths end to middle.



3. Carry the looped sheet to the wall.



4. Position the paper with the edge parallel to the guideline. Run the brush over the paper to smooth out the bubbles and trim off the surplus paper top and bottom.

- **Tell a tutor in your own words how to wallpaper a wall.**

You can use this with Wordpower Stage 1 Unit 1 Element 2

Paying for bedroom furniture

Skills you need before you begin:

- **Adding and subtracting in pounds and pence.**

In the local newspaper you notice a 20% sale at your local furniture store. You decide to buy some furniture for your bedroom at the sale price.

TEXAS HOMECARE

NEW PURE WHITE

Gleaming white easy clean melamine furniture with interchangeable coloured handles is always a favourite. Don't miss the savings in this superb range.

20% OFF

NEW PURE WHITE

	Our Usual Price	
BEDSIDE CABINET	£14.99	£11.99
3 DRAWER 500mm CHEST	£19.99	£15.99
3 DRAWER 750mm CHEST	£29.99	£23.99
4 DRAWER CHEST	£39.99	£31.99
5 DRAWER CHEST	£49.99	£39.99
CHEST CUPBOARD	£39.99	£31.99
SINGLE WARDROBE	£39.99	£31.99
TALL BOY CABINET	£49.99	£39.99
FITMENT UNIT (Mirror now only £4.79)	£39.99	£31.99

You decide to purchase:

1 bedside cabinet

1 750mm chest

1 single wardrobe

Use a calculator if you wish.

1. How much will you pay in total?

2. You give the cashier £100.00 in cash. How much change will you receive? (The change is to be checked without the use of a calculator).

How much does it cost to keep warm?

Skills you need before you begin:

- **Adding and multiplying in money.**

The cost of keeping warm in the winter months can be very high, especially when it is a long cold winter. It is a major expense in any household, especially for those who are at home all day, e.g. young mothers, unemployed people, the elderly.

The cost of keeping warm depends on a variety of factors:

- the fuel you use
- the sort of heating you have
- the standard of insulation in your home
- the size of your rooms
- the amount you use your heating.

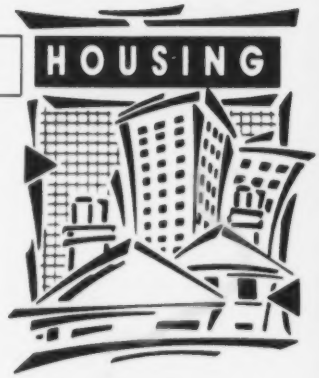
Below is a table to show the average figures to keep warm.

	MAINS GAS			ELECTRICITY		SOLID FUELS			OTHER FUELS		
	gas fire	gas wall heater	central heating	fan heaters and bar fires	off peak (Economy 7)	open fire	open fire with back boiler	room heater with back boiler	Calor gas cabinet heater	paraffin heater
living room only	£5.30	£3.80	£4.50	£13.50	£7.00	£11.10	£5.90	£5.10	£11.70	£7.30
1 bedroom flat (fully heated)	£6.20	£4.60	£5.70	£16.00	£7.70	£13.00	£7.80	£6.70	£13.60	£8.50
3 bedroom house (fully heated)	–	£8.80	£10.25	£30.30	£15.50	–	£14.40	£12.10	–	–

The costs are for an average winter week (1990 prices), and for all day heating. They do not include standing charges or maintenance costs. The fuel costs were calculated on the Energy Targeter computer program.

- **Answer the questions on the next page on the cost of keeping warm.**

How much does it cost to keep warm?



Use a calculator if you wish.

1. If you are heating the living room and you have an open fire with a back boiler, what would the average cost per week be?

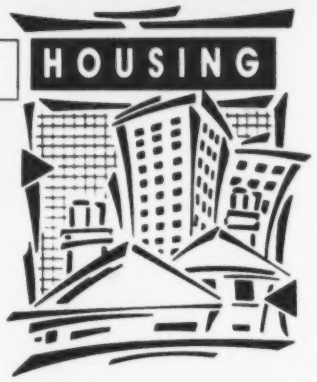
2. In a one-bedroomed flat compare the cost of gas central heating to a calor gas cabinet heater. What is the difference in the cost?

3. In a three-bedroomed house, how much would it cost each month to heat, using Economy 7 Electricity?

4. What is the most expensive form of heating?

5. Can you suggest any money saving tips to help reduce the heating bill?

Filling in an application to vote form



Skills you need before you begin:

- **Reading forms.**
- **Completing forms.**

You can only vote in elections if your name appears in the Register of Electors. A new register is published each year.

By law, if you are a householder, you are requested to complete a form giving information to the Electoral Registration Officer, about people eligible to vote in your household.

If you are unable to vote in person, eg. if you are blind, physically disabled, or work regularly takes you away from home, you are entitled to apply for a postal, or proxy vote.

- **Here is an example of a real form issued to householders to help compile the register. It is called 'Don't lose your right to vote'.**

- **This is part of the form you need, read it through carefully, using the notes for guidance, and then complete it when you are ready.**

Register of Electors 1992

Form A

Representation of the People Acts

Your right to vote

You can vote in elections only if your name appears in the register of electors. A new register is published each year and the 1992 register is being prepared now.

About this form

The law requires the householder to give the information requested in this form. So please fill it in, sign it and return it to the electoral registration officer *as quickly as possible*.

Remember to include the names of those in your household who will be eligible - their right to vote is important too.

The qualifying date for the new register is 10 October 1991. But you need not wait until then to fill in the form. And you should still give the information even if you intend to move home after 10 October.

Inside this form there are details of who is eligible to vote and instructions on how to answer the questions. If there is anything you don't understand or if you would like more information, contact your electoral registration officer at the address shown on the form. He will be pleased to help.

Checking the register

The draft register is published on 28 November, and between then and 16 December you should check at your local council offices to make sure that your name has been included. If for some reason you have been missed off, you should apply immediately to have your name added to the register.

Unable to vote in person?

People who are blind, physically disabled or whose work regularly takes them away from home are entitled to apply for a postal or proxy vote at all elections. You can also apply for a postal or proxy vote if there is a good reason why you cannot vote in person at a particular election, e.g. because you are away on holiday. Ask the electoral registration officer for further details.

You can use this for Wordpower Foundation Unit 3 Element 1 and 2.

Filling in an application to vote form

Please read the notes below before filling in using BLOCK LETTERS

Don't lose your right to vote

1 Address

No. of **flat, bedsit** or **floor** (where applicable)

No. of **house** (or name if not numbered) followed by **name of street, road,** etc. followed by **remainder of address and postcode**

2 Names (if names are preprinted, check entries are correct and if necessary, add, delete or amend)

Please read the notes below about who to include and who not to include. Then write here the names of all those, including yourself, living in your household on **10 October 1991** who are **British, other Commonwealth or Irish citizens** and are **aged 16 or over** on that date

Mr, Mrs, Miss etc — Surname (BLOCK LETTERS PLEASE) — Full forenames (BLOCK LETTERS PLEASE)

3 16/17 year olds

Please give dates of birth of 16/17 year olds

Day Month Year

4 Jury Service

If 70 or over by 16 February 1992 enter ✓ (see note on jury service below)

5 No one eligible

If no one (including yourself) in your household should be included in part 2 above, please write '**No one**' in part 2 and **give the reason:** eg empty property, occupied by persons not eligible to register, non-residential, service personnel having made a service declaration.

6 Other households

Is where you live part of a house or other property that has been converted into flats or bedsits? If so, please state how many individual flats or bedsits there are so that the electoral registration officer can make sure that the people living there are given a form.

How many flats or bedsits?

7 Declaration

It is an offence to give false information in completing this form.

I declare that to the best of my knowledge and belief the particulars given in this form are true and accurate and all those whose names are entered are British citizens, other Commonwealth citizens, or citizens of the Republic of Ireland.

Signature ..... Date .....

Reading a magazine article on 'Beat the Burglar'

Skills you need before you begin:

- **Reading for understanding.**
- **Reporting on the relevant points.**

Read the article on 'Beat the Burglar'.

THE FACTS

A survey † for the Government's widely-publicised Crime Prevention Week earlier this year revealed that:

- ▲ 30 per cent of burglaries are through an unlocked door or window
- ▲ 80 per cent happen when the house is empty
- ▲ 60 per cent of burglars get in through a window
- ▲ 80 per cent are chance thieves and *not* professionals

† Survey of 1,400 people by Mass Observation Ltd on 23 February 1991

- Leave lights on and curtains drawn when you go out at night.
- Time switches will turn lights and radios on when you are out.
- A visible burglar alarm may make chance thieves think twice.
- Ask your local police about good security lighting.
- Never leave spare keys in an obvious hiding place.
- Make sure bushes or shrubs don't hide doors and windows, giving burglars a screen to work behind.
- Check that gates, fences, garages and sheds are secure.
- If you live in a flat, a door telephone entry system gives all the residents peace of mind.
- Ask a neighbour or friend to keep an eye on your home in your absence.

Tell a tutor:

1. Three statistics on burglaries, taken from the survey conducted for Crime Prevention Week.
2. Give 5 good tips to help keep your home more secure.

© Norwich Union's Aspire Magazine

You can use this for Wordpower Stage 1 Unit 1 Element 1 (A)

Making a complaint to the Council by telephone/role play

Skills you need before you begin:

- **Presenting information in a sensible order.**

There is a new law controlling the cleanliness of rented properties, i.e. bedsits, flatlets, houses, hostels or bed and breakfast hotels. If a landlord does not follow the new regulations, the Council can be informed and steps are then taken by the Council to put things right.

Read the leaflet.

You live in a bedsit and you are unhappy about the following:

- a broken fire escape
- lack of rubbish bins
- a cracked bath.

If you live in a bedsit, shared house, bed and breakfast hotel or flatlet...

A new law dealing with bad conditions affects your rights to improvements and repairs. This leaflet briefly explains its effects.

Anyone who lives in a bedsit, flatlet, shared house, hostel or bed and breakfast hotel is affected by this change because the legal name for these types of accommodation is: Houses in Multiple Occupation (HMOs). Local councils have specific powers that they can use when dealing with HMOs.

New Management Regulations came into force on July 1 1990. They operate in a similar way to the regulations that control the cleanliness of restaurants:

- They are a national, standard set of regulations that apply to all houses in multiple occupation
- All landlords must comply with them

...read this leaflet to find out about your rights.

Role play with a tutor face to face, or using the telephone:

– make a complaint to the Council about the three problem areas, and seek their advice.

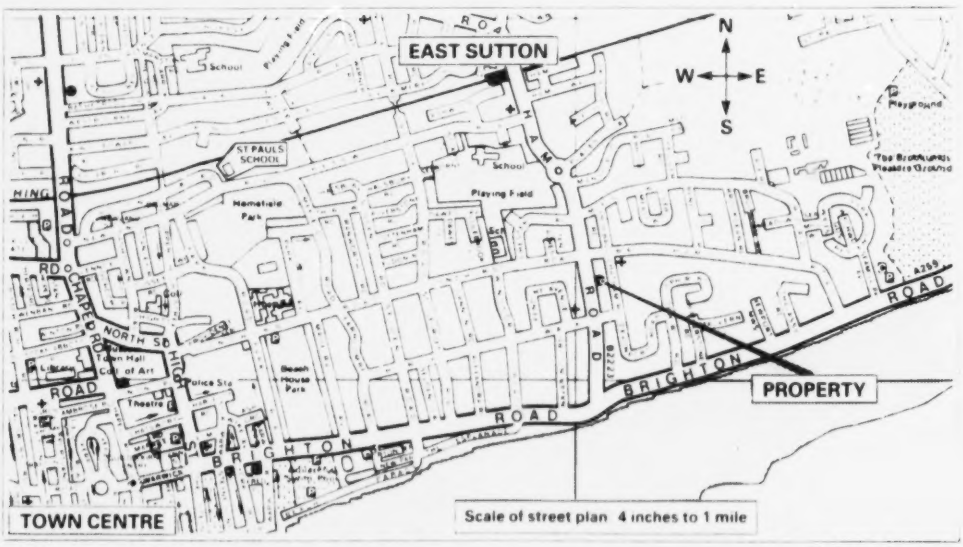
You can use this for Wordpower Stage 1 Unit 5 Element 1

Using a map to find local facilities

Skills you need before you begin:

- Understand the 4 points of the compass.
- Give directions.

You are about to move into a property in Ham Road with your family, including three children.



© Crown Copyright

Using the map tell your tutor:

- Which route you would take from the property to East Sutton Railway Station.
- Which route you would take from the property to the Town Centre.
- Which route you would take from the property to St Paul's School.

Answers

Calculating how much you can borrow

Income per year: £16,000 x lender's multiplier: £40,000.
Partner's income per year: £15,250 x lender's multiplier: £22,875.
Maximum you can borrow: £62,875 Savings: £2,450.
Balance from previous house: £6,000 Maximum you can spend: £71,325.

Reading a Mortgage Application form

Check student comprehends sections 1-20 on the Form.

Obtaining information on a property

Check that questions were asked in an appropriate manner.

Reading a newspaper article on the problems of morgage repayments

1. a) Repossed: bank or building society taking back the property, in order to recover their loan.
   b) Self-employed: working independently and being personally accountable for payment of income tax and National insurance.
   c) Recession: a period of economic decline.
   d) Arrears: depts outstanaing when the date for payment has passed.
2. 47,900.
3. Mrs Train had to give up her job:
   Mr Train's earnings were cut by half; the recession.
4. £12,500.
5. '£6,000 capital and interest outstanding on the loan'.

Working out the cost of buying your Council House

1. £11,200 2. £9,700 3. £23.97

Organising a move

Check a checklist has been made.

Reading an insurance policy

1. No. 2. No. 3. Yes. 4. No. 5. No, £500. 6. Yes.
7. Noisy disturbance or outburst.
8. Intending to do harm.
9. Person who wilfully destroys or damages property.
10. Sink lower in the ground.
11. Faulty.
12. Solid ground or base on which a building rests.

Letter of complaint to a builder

Check that a letter of complaint has been written.

Estimating the unit price of a carpet

1. 20 sq. metres 2. £9.00

Answers

Giving instructions on how to hang wallpaper

Listen to instructions.

Paying for bedroom furniture

1. £67.97 2. £32.03.

How much does it cost to keep warm

1. £5.90. 2. £7.90. 3. £62.00.
4. Fan heaters and bar fires.
5. 1. Draw curtains when it gets dark.
   2. Use a low setting for a long time.
   3. Turn off heating in rooms not in use.
   4. Don't put furniture in front of radiators.

Filling in an application to vote form

Check form has been completed correctly.

Reading a mazagine article on 'Beat the Burglar'

Answers for 1 and 2 are clearly stated in the article.

Making a complaint to the Council by telephone/role play

Check that the questions were asked in an appropriate manner or that a role play took place.

Using a map to find local facilities

1. Turn right into Ham Road, and continue north to the Station.
2. Turn left into Ham Road and right into Brighton Road.
3. Turn right into Ham Road, third turning left into Chesswood Road, St. Paul's School on the right-hand side.

Giving Information

- Cystitis – WP, Stg 1

Using Reference Books

- Teeth – WP, Stg 1
- Reference work – WP, Stg 1
- Some queer ideas – WP, Stg 1
- Health at work – WP, Stg 1

Writing about your own Ideas

- Some queer ideas – WP, Stg 1
- Smoking – WP, Stg 1

Reading for Information

- Teeth – WP, Stg 1
- Head lice – WP, Stg 1
- Some queer ideas – WP, Stg 1
- Smoking – WP, Stg 1
- Eye tests – WP, Stg 1
- Breast cancer – WP, Stg 1
- Mind your back – WP, Stg 1
- Salt – WP, Stg 1
- Fibre

Using Instructions

- Sugar – WP, Stg 1

Getting Information

- Sugar – WP, Stg 1

Writing Letters

- Writing letters – WP, Stg 1
- Health at work – WP, Stg 1

Filling in Forms

- Getting help – WP, Fdn

Reading graphs charts & tables

- OAPs
- Spending on health
- Drinking – WP, Stg 1

Health at work

Skills you need before you begin:

- Using the dictionary.
- Writing a letter.

Your health can be affected by the lighting at work especially if it is fluorescent lighting.

Read the information ***'Health Hazards of Fluorescent Lighting'***.

Section A

- Look up in a dictionary any words you don't know.
- Jot down their meanings.
- Give the meanings of:

symptoms	**fatigue**
malaise	**intensity**
cortisol	**variation**
diuretics	**hyperactivity**

Section B

- Write a letter to your manager at work or to the Centre Manager where you study. Ask them to replace the fluorescent lighting and say why.

Health hazards of fluorescent lighting

Known effects and their likely causes

The following is a list of symptoms and diseases **known** to be linked to exposure to fluorescent lighting.

▲ Headache, eyestrain, eye irritation, fatigue, difficulty in concentration, increased rate of 'misjudgements' and accidents, malaise and irritability can be caused by noise, glare and flicker from fluorescent lighting.[10]

▲ Increased stress (which may in turn lead to heart disease) can arise from increasing the intensity of artificial light with fluorescent tubes.[11] It has been shown that increased use of artificial light (rather than natural light) affects the levels of hormones in the body, particularly the hormones associated with stress, such as cortisol.

Variation in brightness, as provided by daylight, is necessary for the normal functioning of the body's rhythms. The monotonous illumination of fluorescent lighting may also add to the changes in hormone production.[12]

▲ Allergic skin reactions and dermatitis can be caused by exposure to fluorescent lights. An unknown number of people suffer from 'cutaneous light sensitivity' due to fluorescent lights. This means that not only can they become allergic to fluorescent lighting but they can become more sensitive to ordinary sunlight.[13]

Certain long-term, mild skin diseases can become worse if the sufferer is exposed to fluorescent light. Some medical drugs (including some tranquillisers, antibiotics, heart drugs and diuretics) can make you particularly sensitive to UV radiation (photosensitivity).[14] Skin eruptions then occur even with the small doses of UV (in the 300–320nm wavelength range) emitted by white fluorescent lights.

▲ Hyperactivity has been linked to the flickering produced by fluorescent lighting. Microwave emissions from fluorescent lighting are also suspected of contributing to these behaviour disorders. Other mild behavioural disorders in children may be made worse by working at school under fluorescent lighting.[15]

You can use this for Wordpower Stage 1 Unit 1 Element 3 (A).

You can use this for Wordpower Stage 1 Unit 4 Element 3 (B).

Salt

Skills you need before you begin:

- **Reading for information.**

Eating too much salt can be bad for your health.

Read the information below.

On average we eat about 10 grams of salt a day. That's two whole teaspoonfuls. More than half the salt we eat is added by food manufacturers during food processing. Less than a quarter is added either during cooking or at the table and the remaining quarter is naturally present in food.

Everyone needs some salt, but most people don't actually *need* more than 1 gram a day. As long as you eat a good variety of food, you'll get plenty of salt without having to add any extra. Reducing salt will lessen your taste for it.

For some people, eating too much salt can lead to high blood pressure, which in turn causes heart disease and strokes.

At the moment there's no way of knowing in advance *which* people are likely to be affected by salt in this way.

- **Answer these questions in sentences.**

1. How much salt do we need per day?
2. How much salt do we eat per day?
3. What kind of health problems can be caused by too much salt?
4. How does most of the salt get into our diets?
5. How much salt is naturally present in our foods?

You can use this for Wordpower Stage 1 Unit 1 Element 1.

Sugar

Skills you need before you begin:

- **Reading for information.**
- **Talking to others.**
- **Making notes.**

Most doctors agree that we should all cut down on the amount of sugar we eat. See if you could reduce your sugar intake in these ways.

Section A

- List the things you already do.
- List the things you *could do.*

Section B

- Interview five other people.
- Ask them if they could reduce their sugar intake in these ways.
- Make notes or draw up a table to show your results.

TIPS...

Here are some ways of cutting down on sugar. Don't worry about having the odd binge on sweet food. What matters is what you eat every day. Tick the things you already do. Then put a * by the tips you could try.

☐ Try drinking your tea or coffee without sugar. You might find it easier to cut down a little at a time.

☐ When buying soft drinks, choose low-calorie ones or unsweetened fruit juices, preferably diluted with water.

☐ Buy tinned fruit in natural juice rather than in syrup.

☐ Try halving the sugar you use in your recipes. It works for most things except jam and meringues.

☐ Look at the ingredients on breakfast cereals and avoid cereals with added sugar. Some sugar-coated cereals are 50% sugar.

☐ Use fresh fruit, crispy vegetables, natural yogurt, popping corn with a little grated cheese, roast chick peas or unsalted nuts as snacks.

☐ Go easy on cakes and biscuits. They can add a lot of sugar to your diet.

You can use this for Wordpower Stage 1 Unit 1 Element 2 (A).

You can use this for Wordpower Stage 1 Unit 5 Element 2 (B).

12.

Drinking

Skills you need before you begin:

- **Reading charts.**

Drinking too much alcohol can cause serious health problems.
So it's important to know how much you can drink and stay within sensible limits.

1 Unit =

½ pint of ordinary beer, lager or cider; OR

a single measure of spirits
(whisky, gin, bacardi, vodka, etc); OR

a standard glass of wine; OR

a small glass of sherry; OR

a measure of vermouth or aperitif.

FOR MEN
Up to 21 units a week,
spread throughout the week, with 2 or 3 drink free days.

FOR WOMEN
Up to 14 units a week,
spread throughout the week, with 2 or 3 drink free days.

Write answers to these questions.

1. How many units are there in 1 pint of lager?
2. How much wine could you drink in one week and still be within the limit?
3. If a woman drinks a double gin every evening for a week would she be above, below or on the limit?
4. Calculate your alcohol consumption last week in units.

You can use this for Wordpower Stage 1 Unit 2 Element 3.

Breast cancer

Skills you need before you begin:

- Reading for information.

Deaths from Breast Cancer in Women

Mortality is particularly high in northern Europe. Denmark, the United Kingdom, Ireland and the Netherlands. Among the suggest reasons are excessive weight and a diet too rich in animal fats.

Read the article 'Can Cancer map-read?'

Can cancer map-read

CAN cancer map-read? The notion of a disease guided like a missile by the compass may sound fanciful, but various cancers have their favoured geographical locations. One in three people in Europe, on average, will contract one form or another of the disease, but in some areas it is far more common than in others.

• The risk of dying of breast cancer is three times higher in the UK, the Netherlands and Denmark than in Spain.

The map for breast cancer is almost a mirror image of that for stomach cancer, with northern Europe worst affected. Breast cancer is a disease of affluence. It is also linked with a woman's reproductive life. The earlier menstruation starts and the later menopause arrives, the greater the risk. This, in turn, is linked with diet. The richer the diet, the earlier girls reach sexual maturity. In Japan, which has a very low-fat diet, girls do not menstruate until their late teens, and the breast cancer rate is among the lowest in the world. But the rate is higher among Japanese families who emigrate to the United States. Having children also provides some protection and, in Protestant countries of northern Europe, the trend has been to have smaller families.

Answer these questions.

1. Where is the rate of death from breast cancer highest?
2. Where is it lowest?
3. How many women die of breast cancer per year in the UK?
4. Are rich or poor women more likely to get breast cancer?
5. Is the breast cancer rate high or low in Japan?
6. Why?

You can use this for Wordpower Stage 1 Unit 1 Element 1

Writing letters

Skills you need before you begin:

- **Practising writing questions.**
- **Laying out formal letters.**
- **Spelling and grammar.**

A speaker from the Terrence Higgins Trust has been invited to your Centre to talk about AIDS.

You have been asked to write to him before his visit.

Write a letter.

1. Give the address of the Centre and instructions on how to get there.
2. Confirm the date and time of the talk.
3. Write a list of questions you think the group will ask concerning common fears about AIDS.

People are scared about AIDS – so they push is away.

- This is the address you'll be writing to.
- The speaker's name is James Sutherland.

The Terrence Higgins Trust

is a registered charity which provides practical support, help, counselling and advice for anyone with or concerned about AIDS or HIV infection.

THE TERRENCE HIGGINS TRUST
52-54 Gray's Inn Road
London
WC1X 8JU

Telephone 071-831 0330
Fax: 071-242 0121

You can use this for Wordpower Stage 1 Unit 4 Element 1.

Smoking

Skills you need before you begin:

- **Reading for information.**
- **Writing about your ideas.**

Read the page from the 'Look after Yourself' leaflet on the next page.

Write answers to these questions.

1. What do you gain if you give up smoking?
   Make a list under these headings – Health, Social, Other reasons.
2. How many people in this country die every year because of smoking?
3. What are the advantages of giving up smoking?

Personal Writing

4. Do you think smoking should be banned in public places?
   e.g. restaurants, tube, cinema, buses, pubs.
5. Write about your experience of being a smoker.
   What are the attitudes of non-smokers towards you?

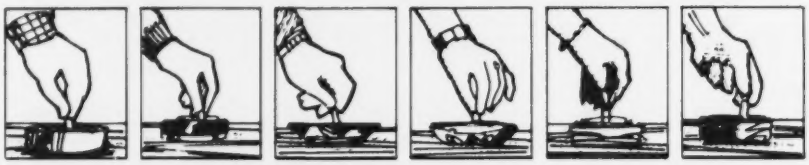
- How do you feel about giving up?
  OR
- Write about your experience of being a non-smoker.
  How do smokers behave towards you?
  What are your feelings about smoking?

You can use this for Wordpower Stage 1 Unit 1 Element 1 (A)

You can use this for Wordpower Stage 1 Unit 4 Element 2 (B)

Smoking

Nobody pretends that giving up smoking is easy. But a lot of people have managed it, and so could you.



Here are some of the reasons for giving up:

- Cigarette smoking increases your risk of lung cancer which kills over 38,000 people in the United Kingdom every year. **That's one every 14 minutes.**
- Smoking increases your risk of heart disease. The average smoker is about **twice as likely** to die of a heart attack than a non-smoker.
- The average smoker is much more likely to develop chronic bronchitis – a crippling lung disease which kills **over 24,000 people a year.**
- Out of every 1,000 young people who smoke, six will be killed in traffic accidents but **250 will be killed by smoking.**
- In this country **every year** 50,000 people die before their time because of smoking.
- On average a smoker shortens his life by about **5½ minutes** for each cigarette smoked.

Here's what you'll gain when you do give up:

- Your chances of avoiding a heart attack, bronchitis and lung cancer will start to improve.
- You won't be so short of breath.
- You'll help that smoker's cough.
- No more yellow fingers and teeth.
- Your breath, your hair and your clothes stop smelling of stale tobacco.
- If you are pregnant, your baby will stand a better chance of being born healthy.
- Your children will be less likely to smoke.
- You'll save money.

There's a booklet that will help you give up called 'The Smoker's Guide to Non-Smoking.' You can get a copy from your local Health Education Service, or from The Health Education Council, 78 New Oxford Street, London WC1A 1AH.

LOOK AFTER YOURSELF!

The Health Education Council Helping you to better health

78 New Oxford Street, London WC1A 1AH

CL 500M

AS3

Teeth

Skills you need before you begin:

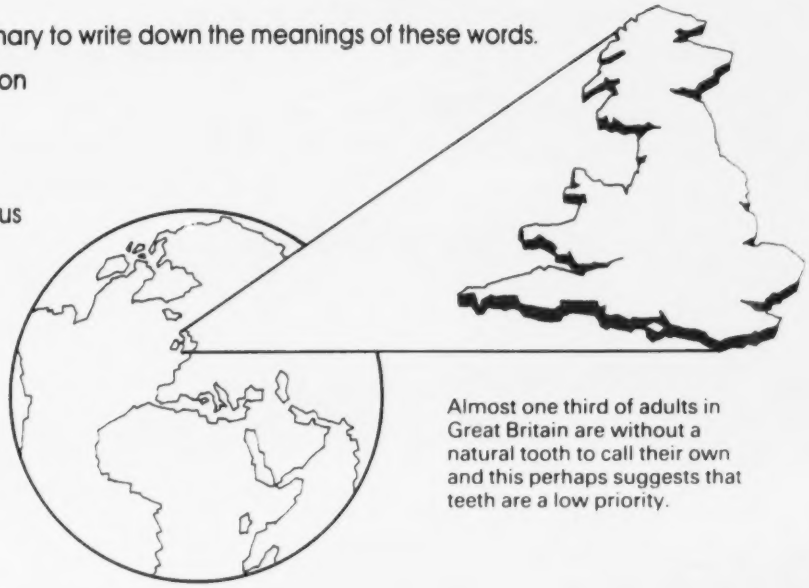
- **Reading forms.**
- **Filling in forms.**

How much do you know about your teeth? Read the questions and answers on the next page, then . . .

Section A

Use a dictionary to write down the meanings of these words.

- malnutrition
- affluent
- fibrous
- contagious



Almost one third of adults in Great Britain are without a natural tooth to call their own and this perhaps suggests that teeth are a low priority.

Section B

Write answers to these questions:

1. How many adults in Great Britain have none of their teeth?
2. Can you catch gum disease from someone else?
3. Is brushing your teeth enough to stop decay?
4. Will an apple a day help clean your teeth?

You can use this for Wordpower Stage 1 Unit 1 Element 1 (B).

You can use this for Wordpower Stage 1 Unit 1 Element 3 (A).

Teeth

How much do you know – about dental disease?

1	**Is it important to eat plenty of the right foods during tooth development to ensure sound teeth?**	YES / NO **NO**	Neither malnutrition in the mother during pregnancy nor in the child itself appears to have any effect on susceptibility to tooth decay. Decay is mainly a problem of affluent nations!	1
2	**Do demands on the body, e.g. pregnancy affect the teeth directly?**	YES / NO **NO**	The teeth, once formed, are not used as a depot to maintain blood Calcium levels (as are bones) and are therefore not specifically affected by pregnancy (as are gums).	2
3	**Can teeth decay before they even appear in the mouth?**	YES / NO **NO**	Decay of unerupted teeth before they are exposed to the other two sides of the dental disease triangle, i.e. plaque and dietary sugar, is impossible.	3
4	**Do fibrous foods prevent decay by cleaning the teeth?**	YES / NO **NO**	Fibrous Foods, e.g. Carrots and Apples have unfortunately been showed to be quiet ineffective in removing plaque from teeth.	4
5	**Does tooth brushing after meals prevent damage to teeth?**	YES / NO **NO**	Toothbrushing alone is insufficient to prevent decay (as opposed to ineffective against decay) because there are areas of the tooth surface inaccessible to toothbrushes bristles.	5
6	**Is gum disease contagious?**	YES / NO **NO**	Gum disease in the most commonly accepted meaning of the term, cannot be transmitted from one individual to another.	6

Getting help to pay for your health care

Skills you need before you begin:

- **Reading forms.**
- **Filling in forms.**

You may be able to get help to pay for prescriptions, dental treatment, glasses and travel to the hospital.

It depends on how much money you've got coming in.

It's your right to claim this money.

To claim your rights you will have to complete a form like this one. This is just a part of it.

You can get this form from your GP or from the DHSS.

It is **Form AG1**.

- Complete the form.

PART **3**

About children

■ We need to know about any children who live with you and who you support.

■ Please tell us about
- any children under 16
- any children who are 16, 17 or 18 years old and who are at school or college doing a course that is not higher than A level (in Scotland this is called SCE Higher or ONC)

■ These children will get things like NHS prescriptions and NHS dental treatment free anyway. But we need to know about them because
- it makes a difference to how much help you and your partner can get
- you may be able to get help with the cost of their travel to hospital if they need NHS treatment
- you may be able to get help with the cost of their travel to visit someone in prison

Do you have any children who live with you and who you support?

No ☐
Yes ☐ **Please tell us about them**

Surname	Other names	Date of birth	Relationship to you (for instance, son, niece, grandchild, cousin or none)
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	

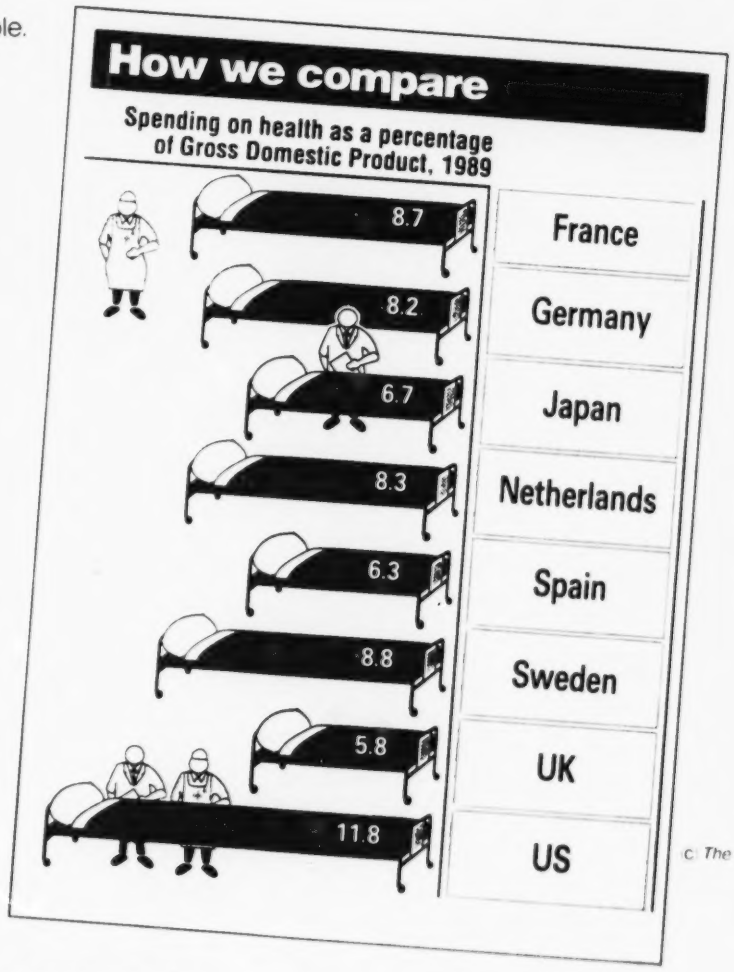
You can use this for Wordpower Foundation Unit 1 Elements 1 & 3

Spending on health

Skills you need before you begin:

- Reading charts.

Look at the table.



© The Guardian

Write answers to these questions.

1. Who spends most on health care?
2. Who spends least?
3. What percentage do the Spanish government spend?
4. Does Sweden spend more or less than Japan?

Some queer ideas

Skills you need before you begin:

- Using the dictionary.
- Reading articles.
- Writing about your own ideas.

Read the article, then answer the questions on the next page.

Some queer ideas and maybe cures

by M.J. Grummitt.

A few years ago when my father was alive, we sat talking, and I just happened to mention to him would he write some of the old country cures and sayings that he quite often told us about. One day I went to visit him at home. We were chatting when he said, 'I have something for you.' He went out of the room and came back with a book. He gave it to me and said, 'There are some of the things in here that you asked me to write about.' I was surprised, and really pleased to get it, and since then I have had some good laughs and surprises. Here are some of the old sayings:

'If a person looks queer or ill, they are melting like dew before the sun.' And another is: 'Cows and Bullocks will get close together when storms and rain are about, and sheeps wool will curl if rain is coming.'

Here is a maybe cure about whooping cough: 'Take the child if you can to a gas works, and let it play with a bucket and spade in the used earth which is used for purifying. The fumes will cough up the trouble.'

'A gypsy cure is take three handfuls of meadow hay from a haystack, boil in three pints of water. Take a cupful a day for three days.'

An older one still: 'Get a young mouse and fry it. Give it to the child, and it will be sick bringing up the bag-like substance which is what causes the whooping.' Some odd cures for baldness from a 90 year old: 'Get the cat to lick any bald patch that appears. If the cat won't lick it, smear a bit of fish on your bald patch that will tempt it.' Another one for baldness is, 'Rub the scalp with a mixture of soot, salt and paraffin. Keep away from naked lights. Hair grows best in the dark.'

An old saying which rings quite true: 'What's in your mind let no man know. For when your friend becomes your foe, then all the world will know.'

I should like to add here should anyone trying these cures for baldness for the first mentioned, you should not let the cat lick it for too long, as I have heard that the cat has a rough tongue and you could finish up with a sore head. If you should try it I hope you also like the smell of fish. I don't know if any of these odd cures and ideas will be of any use to anybody. I am not sure that I would use them, but I suppose it depends how desperate you are, all I can say is that to the best of my memory my father never went to the doctor for himself until just a few months before he died. He never suffered from any of the things mentioned in this article. But I know he tried many cures stated in this book. All I can say is some of them must have had a degree of success or I am sure he would have gone to the doctors many times if some of them had not been successful. Or it could be that his generation were made tougher than we are.

You can use this for Wordpower Stage 1 Unit 7 Element 1 (A) & Element 3 (B).

You can use this for Wordpower Stage 1 Unit 4 Element 2 (C).

Some queer ideas

Answer these questions in sentences.

Section A

1. What is the cure for Whooping cough?
2. What is Whooping cough?
3. Why should you let a cat lick your head?
4. How do you know a storm is coming?
5. When does hair grow best?

Section B

6. Now use a dictionary.
   First guess the meaning of these words.
   Now look them up.
   Write down the meanings.

substance	**soot**
purifying	**cure**
dew	**fumes**

Section C

7. This article is about old sayings and cures. Write down 6 of the main points in your own words.
   Now write 3 paragraphs expressing your ideas.
8. Do you know any old cures like these? Write them down.
9. Do you think natural cures could be better than a medicine from the doctor. Why?
10. When would you use a natural cure instead of going to the doctor?

You can use this for Wordpower Stage 1 Unit 7 Element 1 (A) & Element 3 (B).

You can use this for Wordpower Stage 1 Unit 4 Element 2 (C).

Reference work

Skills you need before you begin:

- **Using alphabetical order.**
- **Looking up information.**

Look at the list of health organisations in London.

This is a page from the London Women's Handbook.

Answer these questions.

1. What is the address for Alcoholics Anonymous?
2. Give the number for the Marie Curie Foundation.
3. What aspect of health is the Marie Curie Foundation concerned with?
4. Which two organisations should I contact if I want to give up smoking?
5. Which group offers help to people on tranquillisers?

Cancer

Association for New Approaches to Cancer

Cancer Link

Health Education Council

Healthlink

Mastectomy Association

Marie Curie Foundation

Media Alert Foundation

National Society for Cancer Relief

Drugs

Blenheim Project

Cats Roads

Drugs, Alcohol and Women Nationally

Institute for the Study of Drug Dependence

Narcotics Anonymous

Open Door

Release

Standing Conference on Drug Abuse

WRNN

Alcohol

Accept Clinic

Accept Ethna Network

Al-Anon Family Groups UK

Alcoholics Anonymous

Alcohol Counselling Service

Alcholics Recovery Project

Consortium

Greater London Alcohol Advisory Service

Westminster Advisory Centre on Alcoholism

Healthlink

Smoking

ASH Action on Smoking and Health

Healthlink

You can use this for Wordpower Stage 1 Unit 1 Element 3

Cystitis – what to do about it

Skills you need before you begin:

- Reading for information.
- Giving instructions.

Cystitis is an inflammation of the bladder.

Lots of women get it.

Read these simple steps to help you through an attack.

- Make some simple notes to remind you of the 7 steps.
- Explain clearly these steps to a friend or to your tutor.
- Check the other person understands.

Suggest other things which you know help

OR

where they could go for extra help.

1. Immediately drink a pint of water

This is the first of many you'll have to drink. Drinking a lot of fluid will help to flush out the germs in the bladder. Water is best, but if you can't manage so much plain water, you may prefer milk, orange squash, weak tea or any other bland liquid. Keep a supply of liquid close at hand so that you can keep drinking it.

2. Get some hot water bottles ready

If you are in pain, hot water bottles can be very comforting. It is best to get two ready if possible so that you can put one on your lower back and the other between your thighs. Wrap them in towels so that you can put them next to your skin without burning.

3. Take some bicarbonate of soda

Mix a teaspoon of bicarbonate of soda with some water or other weak liquid and drink it down. Repeat this every hour for the next three hours makes the urine less acidic and this stops the bacteria multiplying. It also soothes the water passage and relieves the burning. It may taste horrible but a lot of women find it helps. (Note: Anyone with high blood pressure or heart trouble should consult their doctor before taking bicarbonate of soda.)

4. Take two tablets of mild painkiller

If you are in pain, take one of two mild painkillers.

5. Drink another half pint of liquid

As soon as you can, drink another half pint of liquid (or more if you can manage it). Repeat this every 20 minutes, or more often if you can. This should make you want to go to the toilet frequently. Although it may sting the first few times you go, this usually gets better the more water you pass. It is essential to keep emptying the bladder if you are to flush out the germs.

You may find that drinking a cup of strong coffee every hour helps you to pass more water. But if coffee makes your cystitis worse it's obviously best not to drink it.

6. Lie down or put your feet up

If you can, take your hot water bottles, jug of water and glass and make yourself comfortable in bed or in an armchair.

Keep drinking as much liquid as you can – about half a pint very 20 minutes – for at least three hours.

7. Relax

Three hours is a long time to put up with the pain and discomfort of cystitis. Try to rest your mind as well as your body. Take comfort from the fact that by following your self-help routine you're giving yourself a good chance of clearing up the cystitis quickly. Once you're in a routine keep yourself occupied – read a book, do a crossword, anything that will keep your mind off your discomfort and anxiety.

Many women find that after three hours of this routine the cystitis will begin to wear off.

You can use this for Wordpower Stage 1 Unit 5 Element 1.

Old Age Pensions

Skills you need before you begin:

- **Reading bar charts.**

The graph shows pensions for old age pensioners in different countries in Europe.

It does now show much each pensioner receives in money.

It shows the pension in relation to the average wage in that country.

So if the average weekly wage in the UK is £100, pensioners get £22.

From the *Weekend European*, June 7-8, 1981, page 24

Answer these questions.

1. Which old people get the highest pension?
2. Which old people get the lowest pension?
3. Which pension is 48% of the national average wage?
4. How much do pensioners in Greece get?
5. How much do pensioners in UK get?

Mind your back

Skills you need before you begin:

- **Reading for understanding.**
- **Writing instructions.**

You can strain your back if you do not take care.

These six diagrams show danger times when you may strain your back.

Look at the diagrams and read the information over the page.

1 Your posture is bad
2 You bend down wrongly
3 You lift badly
4 You are over-weight
5 You are pregnant
6 You wear some high fashion shoes

Write the opposite, for example:

1. bad *is the opposite of*
2. wrongly
3. badly
4. high
5. curved
6. unequal
7. gain
8. uncomfortable

Using your list of words, write six positive instructions on how to keep healthy and avoid straining your back.

You can use this for Wordpower Stage 1 Unit 1 Element 1.

Mind your back

Posture

The most important of all. Good posture means preserving the natural shape of your backbone as closely as possible, whatever you are doing. Your spine is shaped the way it is to give it the best chance of taking the strains you put upon it. If you let it get out of shape it may give you trouble.

Always keep your head up, your shoulders straight, and the lower part of your back hollow – like the diagram. You will feel better and look more attractive.

Standing with your weight on one leg twists the backbone. rest your weight equally on both feet.

Bending

Bend at the knees not the waist. Bending from the waist makes the back curved. Touching the toes with knees straight, is *not* good exercise.

Lifting

This is connected with bending. If you have not bent properly, lifting something, adds strain to a back already strained and makes it worse. Again, bend at the knees and make your legs, which are much stronger than your back, do the work. Test loads before you lift them to see how heavy they are and, if in doubt, get help.

Obesity

Just carrying too much of your own weight means your back is always under strain. Because you are overweight, you may find it hard to lift properly as well. The only answer is to lose weight.

Pregnancy

A similar problem to obesity. Try to walk and stand as well as you can and don't make life more difficult for your back by over-eating and putting on more weight.

Footwear

Many of the shoes you can buy today like wedges and platforms cause bad posture by making you walk awkwardly. By all means be fashionable but not at the expense of your back.

In general

Whatever you are doing, at work or at home and in the garden, lifting or stretching, standing or sitting for long periods, think of your back. If your car seat is uncomfortable get a cushion to fit into the small of your back. (There are medically approved ones). If you take part in a sport regularly ask a coach's advice on how to avoid injury or strain.

Remember

Curing a bad back is very difficult. If *you* do not take care of your *own* back you may be letting yourself in for years of pain or discomfort for which very little can be done. Isn't it worth a little effort *NOW*?

Head lice

Skills you need before you begin:

- **Reading for information.**

Read the information about head lice on the next page.

Write the correct answer:

1. Head lice prefer hair which is:
   clean **blond** **dirty** **curly**

2. You catch lice from:
   sharing towels **head to head contact** **sitting near someone**

Write answers to these questions.

3. What steps can you take to prevent head lice?

4. What can you look for to find head lice?

5. How can you find lice?

Write out the passage and fill in the gaps.

Head lice prefer ..... hair and you can only catch them by

..... to ..... contact.

Each louse lays .....eggs a night.

The egg shells are called .....

Lice suck ..... from the scalp.

They become adult in ..... days.

Head lice

WHAT ARE HEAD LICE?

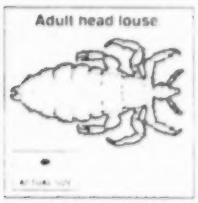
Head lice are small insects which like to set up home on a warm head of human hair. They are not particularly bothered whether it's straight or curly, blond or brunette and, contrary to popular belief, they tend to prefer clean rather than dirty hair.

The only way head lice pass from one individual to another is during head-to-head contact, as again contrary to popular belief, head lice don't jump, fly or hop from head to head. It is also not possible to pass on head lice from things like towels, combs and chair backs.

Head lice grip the hair by means of special claws and spend most of their time on or near the scalp. Each female louse lays, on average, 8 oval-shaped eggs per night, gluing them one by one to the base of individual hairs. After about seven days a young louse nymph will emerge leaving a white egg shell case firmly glued to the hair. The nymph will then start feeding (sucking blood) from the scalp in the same way as the adult and in a further ten days will be capable of reproduction.

WHAT TO LOOK FOR?

Head lice are extremely small (being smaller than a match head) and greyish white to brown in colour. Because of their size and rapid movement, they are extremely difficult to spot. Eggs (creamy brown) and empty egg shells (white) are a little easier to spot and will be found attached to individual hair shafts near the scalp. The best way to find head lice and their eggs is to run a fine-toothed comb through parted hair over a white cloth or piece of paper, looking carefully for evidence on the comb. Other signs to look for are the cast skins and faeces of insects. The latter appear as small black flecks like dust which are rubbed onto bedding and collars which become grubbier more quickly than usual.



HOW TO HELP PREVENT HEAD LICE

Steps that can be taken to reduce the possibility of an infection include:

- Checking children's hair on a regular basis for any signs of head lice. If evidence of an infection is found, treat both the individual concerned and the rest of the family.
- Comb or brush hair frequently. Combing with an ordinary fine-toothed comb after washing the hair can assist prevention.
- If a member of your family is found to have an infection, please inform the local school, other parents, Health Visitor and School Nurse.

Eye tests

Skills you need before you begin:

- **Reading for information.**

Eye sight tests are free for some people.

Look at this list and then say if these people qualify.

How do you qualify for a free NHS test?

- If you have a low income.
- If you or your partner get income support or family credit.
- If you are under 16 or a full-time student under 19.
- If you are registered blind or partially sighted.
- If you are diagnosed diabetic or are suffering from glaucoma.
- If you are over 40 years of age and the parent, brother, sister or child of a person with diagnosed glaucoma.
- If you need certain very strong lenses.

Write a list of who qualifies:

1. Clare is at college studying for her degree. She is 18.
2. Omar receives Income Support.
3. Liza is a pensioner, aged 52.
4. Hasan is at school.
5. Jamal is 50 and his elder sister has diabetes.
6. Omar's wife, Fatima is 32 and works full-time.
7. George is registered disabled.

You can use this for Wordpower Stage 1 Unit 1 Element 1

Fibre in our food

Skills you need before you begin:

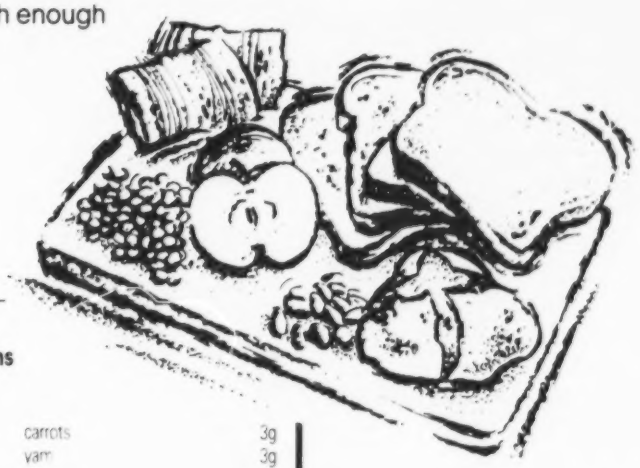
- **Reading for information.**
- **Adding.**

Fibre rich foods are good for your health. They fill you up. They stop constipation. They may help prevent bowel problems like cancer of the bowel.

We need 30 grams of fibre every day.

Look at the chart:

- Plan five different menus for yourself from Monday to Friday with enough fibre per day.



These are some fibre-rich foods. The figures show how many grams of fibre each item has.

bread (4 slices)	
wholemeal bread	11g
brown bread	6g
white bread	3g
chapat	3g
breakfast cereal (1 serving)	
2 Weetabix	5g
2 Shredded Wheats	5g
Puffed Wheat	4g
unsugared muesli	4g
porridge	3g
cornflakes	3g
vegetables and beans (1 serving)	
red kidney beans	10g
peas	7g
baked beans	6g
spinach	5g
sweetcorn	5g
plantain	5g
lentils	4g
carrots	3g
yam	3g
leeks	3g
dahl	3g
sprouts	2g
swede	2g
Fruit and Snacks	
2 dried aprcots	7g
1 banana	3g
raisins (30g)	2g
unsalted peanuts (30g)	2g
1 apple	2g
spaghetti (1 serving)	
wholemeal	6g
ordinary	2g
potatoes (1 serving)	
baked in jacket	3g
boiled with skin on	3g
boiled without skin	1g
rice (1 serving)	
brown	3g
white	2g

Answers

Health at work

Symptoms = one of the things that shows when someone is ill. (Red spots are a symptom of measles).

Fatigue = tiredness.

Malaise = a feeling of illness without any particular pain or appearance of disease.

Intensity = how strong or great something is.

Cortisol = hormone associated with stress.

Variation = varying, alteration.

Diuretics = medicine that increases flow of urine.

Hyperactivity = over activity, unable to rest or be quiet.

Check student wrote a letter.

Salt

1. 1 gram per day.
2. 10 grams per day.
3. High blood pressure, heart disease, strokes.
4. Added by food manufacturers during food processing.
5. ¼ of what we eat.

Sugar

Check form completed.

Check interview notes.

Drinking

1. 2 units.
2. 21 glasses of wine for men, 14 for women.
3. Exactly 14 units, but above the limit as she'd have no drink free days.
4. Student's personal record.

Breast cancer

1. UK, Netherlands and Denmark.
2. Japan.
3. More than 30 in every 100,000.
4. Rich.
5. Low.
6. Very low fat diet and late menstruation.

Writing letters

Check the letter.

Smoking

1a. Health Risks: coughing
bronchitis
risk to baby in pregnancy
general lack of fitness
heart trouble
lung cancer.

Answers

1b. Social: bad breath
smelling of smoke
stained teeth
mouth does not feel clean

1c. Other: want cleaner smelling house/environment
want to taste and enjoy food more
want to set good example to children

2. 50,000 people: lung cancer, bronchitis and heart attacks.

3. Healthier and fitter - no more coughing or yellow teeth and fingers cleaner, fresher breath, clothes and hair, healthier pregnancy, money saved.

Teeth

1. ⅓ of adults in UK 2. No 3. No 4. No

Getting help to pay for your health care

Check the form is completed correctly.

Spending on health

1. US 2. UK 3. 6.3% 4. More

Some queer ideas

1. Take the child to the gas works and let it play in the used earth which is used for purifying.
   OR three handfuls of hay in three pints of water.
   OR fry a mouse.
2. An illness that makes you cough and gasp.
3. To cure baldness.
4. Cows and bullocks get close together.
5. In the jar.
6. Substance = something you can touch or see.
   Purifying = making something pure.
   Dew = tiny drops of water that form during the night on surfaces out of doors.
   Soot = the black powder left by smoke in a chimney.
   Cure = to get rid of somebody's illness.
   Fumes = strong smelling smoke or gas.
7. Main points
   a. My father wrote a book of old cures.
   b. Animals know when rain or a storm is coming.
   c. Cures for whooping cough include playing with gasworks earth, water and hay drinks, and fried mouse.
   d. Baldness can be cured by cat licks, or a mix of soot, salt and paraffin.
   e. These cures may or may not be true.
   f. But my father was never ill.

Reference work

1. Alcoholics Anonomous, London Regional Telephone Service, 140a Tachbrook St, London SW1 2NE
2. 235 3325 3. Cancer 4. ASH and Healthline 5. Tranx

Answers

Cystitis – what to do about it

Check the student can explain the steps clearly.

Old Age Pensions

1. Spanish
2. UK
3. France
4. 77% of the national average earnings.
5. 22% of the national average earnings.

Mind your back

1. Good. 2. Correctly. 3. Well. 4. Low. 5. Straight. 6. Equal. 7. Lose. 8. Comfortable.

The correct answer can be any instruction that makes sense. Perhaps something like this:

1. Keep your head up and your shoulders straight.
2. Bend correctly, from the knees.
3. Lift correctly, bend at the knees.
4. Try to lose weight if you are over weight.
5. If pregnant, try to stand well.
6. Wear comfortable shoes with low heels.

Head lice

1. Head lice prefer hair which is clean.
2. You catch lice from head to head contact.
3. Check hair regularly, comb and brush hair frequently and contact other parents and the school, if you have an infection.
4. Look for white eggs or black flecks.
5. Run a fine tooth comb through hair over a white cloth.

Head lice prefer clean hair and you can only catch them by head to head contact. Each louse lays eight eggs a night. The egg shells are called nits. Lice suck blood from the scalp. They become adult in ten days.

Eye tests

1. Yes 2. Yes 3. No 4. Yes 5. No 6. Yes 7. No

Fibre in our food

Check the menus for each day. There should be a minimum of 30 grams of fibre in each days menu.

Further copies available from:

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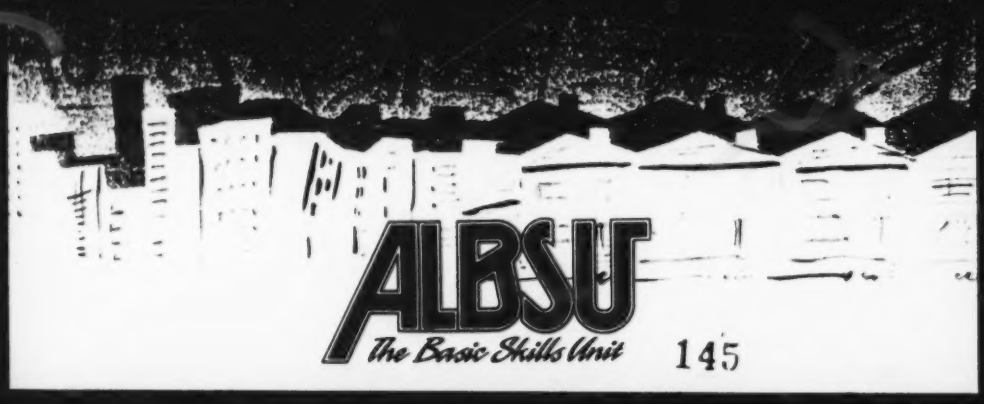

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